American Funds 2010 Trgt Date Retire R4 RDATX

Morningstar Category Target-Date 2000-2010 Morningstar Index Morningstar Lifetime Mod 2010 TR USD

Portfolio Manager(s)

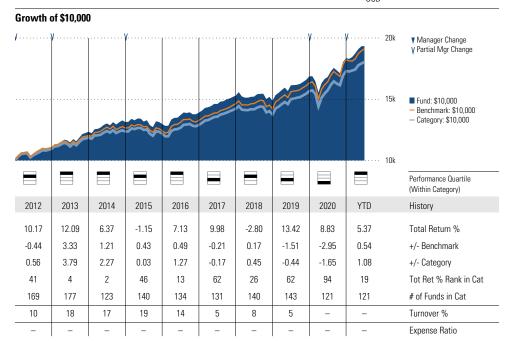
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

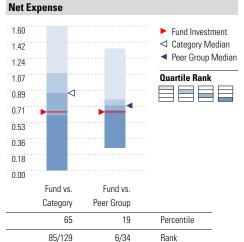
- Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.5 years.
- × Style: The fund has landed in its primary style box Large Blend 54.55 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.65 is 12.07% higher than the Target-Date 2000-2010 category average.

Morningstar Investment Management LLC Analysis

This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.







Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.09	_	-0.32
Beta	0.89	_	0.95
R-Squared	96.80	_	96.97
Standard Deviation	7.14	7.91	7.63
Sharpe Ratio	0.98	1.00	0.95
Tracking Error	1.56	_	1.73
Information Ratio	-0.62	_	-0.47
Up Capture Ratio	89.02	_	91.51
Down Capture Ratio	87.90	_	91.88

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.46	17.89	18.08
Price/Book Ratio	2.70	2.19	2.26
Avg Eff Duration	4.65	6.91	4.97



American Funds 2010 Trgt Date Retire R4 RDATX

Quality High

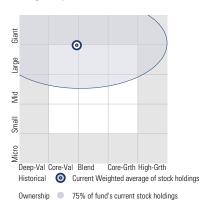
Mid

Low

Morningstar Category Target-Date 2000-2010 **Morningstar Index** Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Style Breakdown

Equity 34 15 39 1 6 3



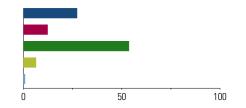
Fixed Income

Duration

1

Weight % >50 25-50 10-25 0-10

Asset Allocation as of 06-30-2021



Total	100.00	100.00
Other	0.71	2.01
Cash	6.30	8.01
Bonds	53.60	55.09
Non-US Stocks	12.20	12.70
US Stocks	27.19	22.19
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	, t	Bench	mark	Cateo	jory Ave	rage			
Դ	Cyclical	30.40	37.77	34.46									•	
ė.	Basic Materials	4.04	4.06	4.10										
A	Consumer Cyclical	6.28	8.70	9.03										
,	Financial Services	15.07	15.02	17.46]					
fi	Real Estate	5.01	9.99	3.87			,							
W#	Sensitive	38.79	35.66	40.38										
	Communication Services	7.17	6.77	8.31										
ð	Energy	8.03	3.58	5.51										
Ф	Industrials	9.58	11.13	10.51										
	Technology	14.01	14.18	16.05										
→	Defensive	30.81	26.57	25.17										
=	Consumer Defensive	10.07	8.84	7.88										
+	Healthcare	14.84	13.31	13.77										
•	Utilities	5.90	4.42	3.52										
					0%	5	10	15	20	25	30	35	40	45

Top 10 Holdings as of 06-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	14.15	14.15	_	_
⊕ American Funds Capital Income Bldr R6	-	12.22	26.38	_	_
⊕ American Funds Income Fund of Amer R6	-	12.20	38.57	_	_
⊕ American Funds Bond Fund of Amer R6	-	8.07	46.65	_	_
	-	6.75	53.40	_	-
	_	6.02	59.42	_	_
⊕ American Funds ST Bd Fd of Amer R6	-	5.23	64.65	_	-
⊕ American Funds American Mutual R6	_	4.97	69.62	_	_
⊕ American Funds American High-Inc R6	-	4.78	74.40	_	_
	_	4.70	79.10	_	_

Total Holdings 17



American Funds 2015 Trgt Date Retire R4 RDBTX

Morningstar Category Target-Date 2015 Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Portfolio Manager(s)

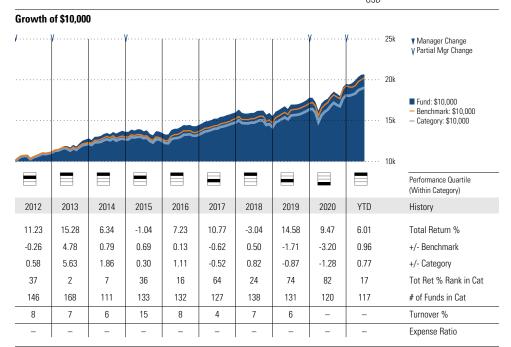
Wesley Phoa since 01-2012
Bradley Vogt since 01-2012
Jody Jonsson since 01-2015
Michelle Black since 01-2020
David Hoag since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021

Quantitative Screens

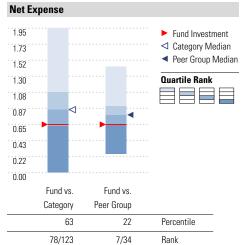
- Performance: The fund has finished in the Target-Date
 2015 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.5 years.
- × Style: The fund has landed in its primary style box Large Blend 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.65 is 6.56% higher than the Target-Date 2015 category average.

Morningstar Investment Management LLC Analysis

This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.







Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.12	_	-0.66
Beta	0.90	_	0.98
R-Squared	96.34	_	96.66
Standard Deviation	7.94	8.71	8.72
Sharpe Ratio	0.97	0.99	0.90
Tracking Error	1.77	_	1.77
Information Ratio	-0.52	_	-0.51
Up Capture Ratio	90.03	_	93.97
Down Capture Ratio	88.90	_	97.56

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.64	17.82	18.03
Price/Book Ratio	2.70	2.17	2.27
Avg Eff Duration	5.06	8.22	5.17



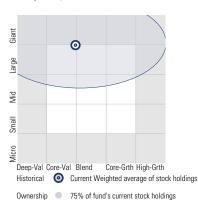
American Funds 2015 Trgt Date Retire R4 RDBTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 06-30-2021

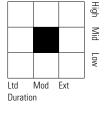
Morningstar Style Box™



Style Breakdown

Equity 34 38





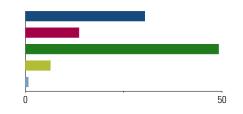
Quality

Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2021



Asset Class	Net %	Cat%
US Stocks	30.32	25.55
Non-US Stocks	13.58	14.57
Bonds	49.11	50.74
Cash	6.31	5.64
Other	0.68	3.49
Total	100.00	100.00

Sec	ctor Weighting as of 06-	30-2021			
		Fund	Bmark	Cat	Fund • Benchmark [Category Average
<u></u>	Cyclical	30.15	37.79	34.94	
ů.	Basic Materials	4.06	4.13	4.12	
Д	Consumer Cyclical	6.36	8.76	9.35	
4	Financial Services	15.05	15.13	17.05	
th.	Real Estate	4.68	9.77	4.42	
W	Sensitive	39.41	35.70	40.27	
	Communication Services	7.32	6.80	8.36	
ð	Energy	8.07	3.60	5.16	
Ф	Industrials	9.79	11.20	10.57	
	Technology	14.23	14.10	16.18	
→	Defensive	30.42	26.51	24.79	
=	Consumer Defensive	9.92	8.84	7.77	
٠	Healthcare	14.87	13.24	13.44	
•	Utilities	5.63	4.43	3.58	
					0% 5 10 15 20 25 30 35 40 45

A.I	M . S B .	0/ 11 . 1	0 1 :: 2/	\(TD D : 0/	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Income Fund of Amer R6	_	12.04	12.04	_	_
⊕ American Funds Capital Income Bldr R6	-	12.04	24.08	_	_
American Funds Interm Bd Fd of Amer R6	-	9.24	33.32	_	-
→ American Funds Bond Fund of Amer R6	_	7.99	41.31	_	_
American Funds Inflation Linked Bd R6	-	6.87	48.17	-	-
American Funds Mortgage R6	_	5.98	54.15	_	_
⊕ American Funds American Mutual R6	_	5.97	60.12	_	_
⊕ American Funds American High-Inc R6	-	5.04	65.16	-	-
⊕ American Funds Invmt Co of Amer R6	-	4.98	70.14	_	_
→ American Funds Washington Mutual R6	_	4.95	75.10	_	_

Total Holdings 19



American Funds 2020 Trgt Date Retire R4 RDCTX

Morningstar Category Target-Date 2020 Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

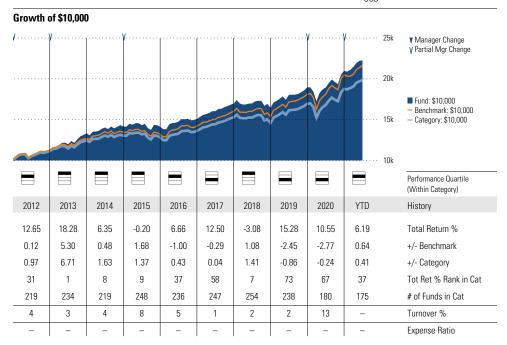
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.5 years.
- Net Expense: The fund's expense ratio of 0.66 is 1.54% higher than the Target-Date 2020 category average.

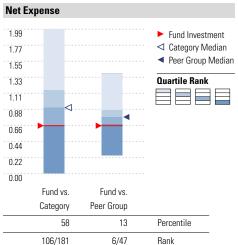
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.





3-Year Risk Metrics



Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

• . • • • • • • • • • • • • • • • • • •			
	Fund	Bmark	Cat
Alpha	0.41	_	-0.67
Beta	0.85	_	0.95
R-Squared	96.88	_	96.41
Standard Deviation	8.41	9.68	9.36
Sharpe Ratio	0.97	0.95	0.86
Tracking Error	2.05	_	2.05
Information Ratio	-0.54	_	-0.63
Up Capture Ratio	87.28	_	91.21
Down Capture Ratio	84.32	_	94.97

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.75	17.75	17.87
Price/Book Ratio	2.70	2.15	2.22
Avg Eff Duration	5.07	9.28	5.23



American Funds 2020 Trgt Date Retire R4 RDCTX

Quality

High

Mid

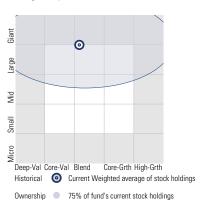
Low

Morningstar Category Target-Date 2020

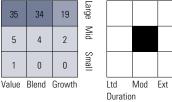
Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Style Breakdown

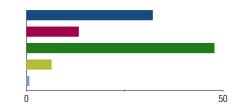


Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2021



Total	100.00	100.00
Other	0.64	6.60
Cash	6.33	4.39
Bonds	47.74	47.35
Non-US Stocks	13.23	13.10
US Stocks	32.06	28.56
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Ben	chmark	Categ	jory Ave	erage	
Ն	Cyclical	29.54	37.77	35.43							
	Basic Materials	3.91	4.20	3.57							
•	Consumer Cyclical	6.99	8.85	9.94		<u> </u>					
£	Financial Services	14.64	15.27	16.69							
ŵ	Real Estate	4.00	9.45	5.23							
M	Sensitive	40.99	35.76	40.18							
	Communication Services	8.12	6.82	8.80	_						
•	Energy	7.81	3.62	3.75							
\$	Industrials	9.93	11.27	10.50			'				
	Technology	15.13	14.05	17.13]			
→	Defensive	29.48	26.47	24.39							
-	Consumer Defensive	9.22	8.85	7.68							
3	Healthcare	15.44	13.20	13.40							
2	Utilities	4.82	4.42	3.31		ĺ					

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Income Fund of Amer R6	_	9.18	9.18	_	_
⊕ American Funds Capital Income Bldr R6	-	9.18	18.37	_	_
→ American Funds Interm Bd Fd of Amer R6	-	8.98	27.35	_	_
⊕ American Funds Bond Fund of Amer R6	_	7.98	35.34	_	_
	-	6.86	42.20	-	-
⊕ American Funds American Mutual R6	_	6.02	48.22	_	_
→ American Funds Mortgage R6	_	5.98	54.20	_	_
⊕ American Funds American High-Inc R6	-	5.03	59.23	_	_
⊕ American Funds Invmt Co of Amer R6	-	5.02	64.25	_	_
⊕ American Funds Washington Mutual R6	_	5.01	69.27	_	_

Total Holdings 21



American Funds 2025 Trgt Date Retire R4 RDDTX

Morningstar Category Target-Date 2025 Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

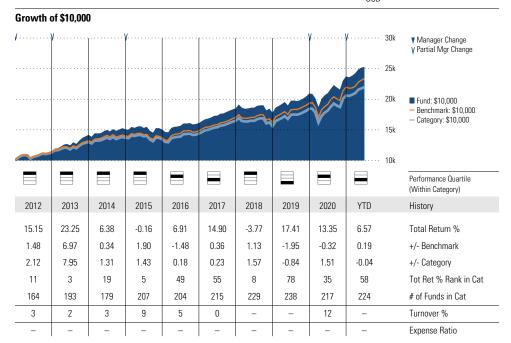
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

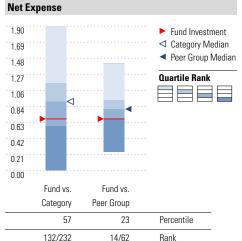
- Performance: The fund has finished in the Target-Date
 2025 category's top three quartiles in 9 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 9.5 years.
- Net Expense: The fund's expense ratio of 0.68 is 0% higher than the Target-Date 2025 category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.







Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.73	_	-0.62
Beta	0.89	_	0.96
R-Squared	97.21	-	97.28
Standard Deviation	9.88	10.95	10.69
Sharpe Ratio	0.95	0.91	0.83
Tracking Error	2.05	_	2.07
Information Ratio	-0.21	_	-0.50
Up Capture Ratio	94.12	_	94.97
Down Capture Ratio	91.90	-	100.07

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.81	17.67	17.99
Price/Book Ratio	2.71	2.12	2.26
Avg Eff Duration	5.30	10.12	5.54



American Funds 2025 Trgt Date Retire R4 RDDTX

Quality

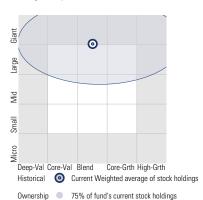
High

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 06-30-2021

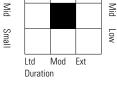
Morningstar Style Box™



Style Breakdown

Equity 34 25 29 3 5 4

Large 0 0 1 Value Blend Growth

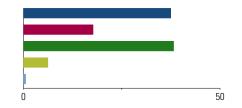


Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2021



Total	100.00	100.00
Other	0.52	8.66
Cash	6.19	3.45
Bonds	38.17	37.55
Non-US Stocks	17.68	16.97
US Stocks	37.45	33.37
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	Bench	nmark	Cate	gory Av	erage	
Cy	yclical	29.34	37.69	35.21								
Ва	asic Materials	4.03	4.29	3.74		0						
С	onsumer Cyclical	8.15	8.94	9.94			= [
Fi	nancial Services	14.31	15.40	16.21								
Re	eal Estate	2.85	9.06	5.32			*					
' Se	ensitive	43.11	35.90	39.79								
Co	ommunication Services	9.24	6.86	8.79			= ()					
Er	nergy	7.52	3.66	3.49								
In	dustrials	10.08	11.36	10.36								
Te	echnology	16.27	14.02	17.15]			
De	efensive	27.56	26.43	24.99								
Co	onsumer Defensive	8.10	8.87	7.88			•					
H	ealthcare	15.83	13.16	13.56								
U	tilities	3.63	4.40	3.55		(

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Interm Bd Fd of Amer R6	_	8.96	8.96	_	_
⊕ American Funds American Mutual R6	_	6.04	15.00	_	_
⊕ American Funds Invmt Co of Amer R6	-	6.00	21.00	_	_
⊕ American Funds Washington Mutual R6	-	5.97	26.98	_	_
American Funds American Balanced R6	_	5.91	32.89	-	_
	_	5.90	38.79	_	_
⊕ American Funds Global Balanced R6	-	5.88	44.67	_	_
⊕ American Funds Bond Fund of Amer R6	-	5.13	49.79	_	_
	-	5.02	54.81	_	_
	_	5.00	59.81	_	_

Total Holdings 22



American Funds 2030 Trgt Date Retire R4 RDETX

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

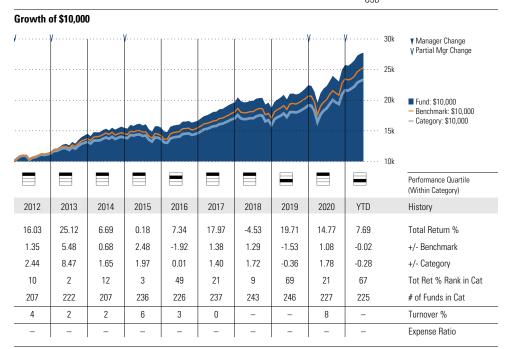
Wesley Phoa since 01-2012 Bradley Vogt since 01-2012 Jody Jonsson since 01-2015 David Hoag since 01-2020 Samir Mathur since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

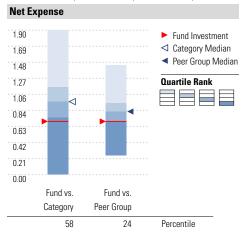
- Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.5 years.
- Style: The fund has landed in its primary style box Large Blend — 81.82 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.7 is 0% higher than the Target-Date 2030 category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.







136/233	15/64	Rank					
Peer group is a subset	of the category and in	cludes funds with the					
same management style (active vs. passive) and similar share class							
characteristics							

Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.87	_	-0.34
Beta	0.92	_	0.98
R-Squared	97.95	_	98.23
Standard Deviation	11.75	12.67	12.47
Sharpe Ratio	0.90	0.84	0.81
Tracking Error	1.98	_	1.94
Information Ratio	0.00	_	-0.32
Up Capture Ratio	97.15	_	97.61
Down Capture Ratio	94.55	_	100.63

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.90	17.60	17.87
Price/Book Ratio	2.71	2.10	2.20
Avg Eff Duration	5.42	10.74	5.64



American Funds 2030 Trgt Date Retire R4 RDETX

Morningstar Category Target-Date 2030 **Morningstar Index** Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Large

Style Breakdown

Equity 28 33 24 4 4 4

4 4 4 Mid Small

Value Blend Growth

High Mid Low

Ltd Mod Ext

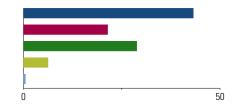
Duration

Quality

Fixed Income

Weight % >50 25-50 10-25 0-10

Asset Allocation as of 06-30-2021



Asset Class Net % Cat% US Stocks 43.17 39.62 Non-US Stocks 21.38 20.98 Bonds 28.78 28.38 Cash 6.21 3.13 Other 0.46 7.87 100.00 Total 100.00

		Fund	Bmark	Cat	Fund ▼ Benchmark Category Average
٠	Cyclical	29.38	37.56	35.29	
ì.	Basic Materials	3.99	4.37	3.81	
•	Consumer Cyclical	8.47	9.03	10.03	
<u></u>	Financial Services	14.22	15.55	16.42	
à	Real Estate	2.70	8.61	5.03	
Ųľ	Sensitive	43.50	36.03	39.94	
	Communication Services	9.16	6.91	8.72	
	Energy	7.26	3.69	3.60	
ž	Industrials	10.40	11.42	10.56	
3	Technology	16.68	14.01	17.06	
+	Defensive	27.12	26.42	24.78	
Ę	Consumer Defensive	7.88	8.88	7.79	
r	Healthcare	15.89	13.12	13.44	
1	Utilities	3.35	4.42	3.55	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds Washington Mutual R6	_	7.92	7.92	_	_
⊕ American Funds Invmt Co of Amer R6	_	7.01	14.93	_	_
	_	6.89	21.82	_	_
⊕ American Funds American Mutual R6	_	6.04	27.85	_	_
⊕ American Funds Global Balanced R6	-	6.02	33.88	-	-
⊕ American Funds American Balanced R6	_	6.01	39.89	_	_
⊕ American Funds Fundamental Invs R6	_	5.98	45.86	_	_
⊕ American Funds Capital World Gr&Inc R6	-	5.03	50.89	-	_
⊕ American Funds New Perspective R6	-	5.03	55.92	_	_
→ American Funds Mortgage R6	_	4.96	60.88	_	_

Total Holdings 23



American Funds 2035 Trgt Date Retire R4 RDFTX

Morningstar Category Target-Date 2035 Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Portfolio Manager(s)

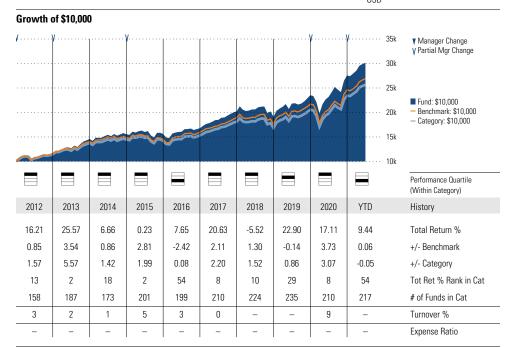
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

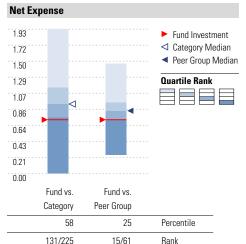
- Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.5 years.
- × Style: The fund has landed in its primary style box Large Blend 54.55 % of the time over the past three years.
- ✓ Net Expense: The fund's expense ratio of 0.72 is 1.41% higher than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.







Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.44	_	0.24
Beta	0.96	_	0.97
R-Squared	98.44	_	98.64
Standard Deviation	14.17	14.61	14.21
Sharpe Ratio	0.88	0.78	0.79
Tracking Error	1.85	_	1.93
Information Ratio	0.63	_	-0.01
Up Capture Ratio	102.09	_	97.98
Down Capture Ratio	96.41	_	97.35

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.97	17.52	18.00
Price/Book Ratio	2.72	2.08	2.24
Avg Eff Duration	5.87	10.92	5.76





American Funds 2035 Trgt Date Retire R4 RDFTX

Quality High

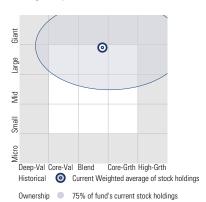
MidLow

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Fixed Income

Ltd

Duration

Mod

Style Breakdown

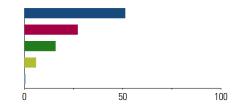
Equity

	26	Large
	5	Mid
	2	Small
_	 S	



Weight % >50 25-50 10-25 0-10

Asset Allocation as of 06-30-2021



Total	100.00	100.00
Other	0.41	8.48
Cash	5.75	3.03
Bonds	15.71	19.04
Non-US Stocks	26.98	24.61
US Stocks	51.14	44.84
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	ı t	Bench	nmark	Cate	gory Ave	erage		_
Cyclical	29.50	37.48	35.45								[_
Basic Materials	3.86	4.45	3.80		■(
Consumer Cyclical	9.10	9.11	10.07									
Financial Services	14.03	15.69	16.21									
Real Estate	2.51	8.23	5.37			*						
Sensitive	44.03	36.14	40.00									
Communication Services	9.45	6.95	8.83									
Energy	6.64	3.72	3.59									
Industrials	10.43	11.50	10.46									
Technology	17.51	13.97	17.12)				
Defensive	26.47	26.38	24.56									
Consumer Defensive	7.30	8.89	7.65			[
Healthcare	16.20	13.08	13.38									
Utilities	2.97	4.41	3.53		[

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Washington Mutual R6	_	8.01	8.01	_	_
American Funds US Government Sec R6	_	7.87	15.89	_	_
American Funds Invmt Co of Amer R6	_	7.04	22.93	_	_
American Funds New Perspective R6	_	6.92	29.85	_	_
American Funds American Mutual R6	-	6.03	35.87	-	-
American Funds Fundamental Invs R6	_	6.02	41.89	_	_
American Funds Global Balanced R6	_	6.01	47.91	_	_
American Funds American Balanced R6	_	6.00	53.90	_	_
American Funds AMCAP R6	-	5.94	59.85	_	_
American Funds Growth Fund of Amer R6	_	5.94	65.79	_	_

Total Holdings 23



American Funds 2040 Trgt Date Retire R4 RDGTX

Morningstar Category Target-Date 2040 Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Portfolio Manager(s)

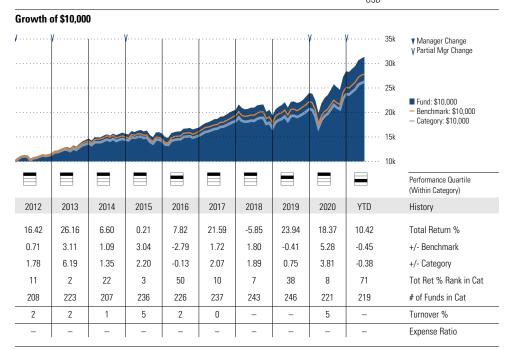
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

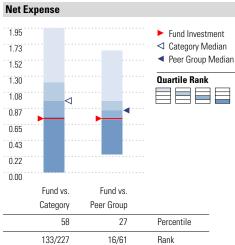
- Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.5 years.
- \times *Style:* The fund has landed in its primary style box Large Growth 54.55 % of the time over the past three years.
- ✓ Net Expense: The fund's expense ratio of 0.73 is 1.39% higher than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.







Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics									
	Fund	Bmark	Cat						
Alpha	2.16	_	0.71						
Beta	0.93	_	0.95						
R-Squared	98.42	_	98.75						
Standard Deviation	15.23	16.23	15.51						
Sharpe Ratio	0.88	0.75	0.78						
Tracking Error	2.22	_	2.01						
Information Ratio	0.71	_	0.17						
Up Capture Ratio	99.67	_	97.36						
Down Capture Ratio	90.81	-	94.55						

Portfolio Metrics									
	Fund	Bmark	Cat						
Price/Earnings Ratio	18.96	17.44	17.85						
Price/Book Ratio	2.72	2.06	2.20						
Avg Eff Duration	5.73	11.09	5.80						



American Funds 2040 Trgt Date Retire R4 RDGTX

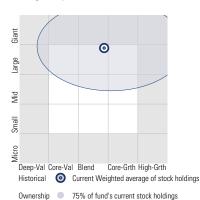
Quality High Mid

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Style Breakdown

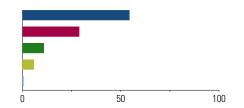
Weight %

Equity				Fixed I	ncome	
24	31	27	Large			
4	5	6	Mid			
1	1	2	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Duration

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2021



Total	100.00	100.00
Other	0.40	7.67
Cash	5.75	2.86
Bonds	10.76	12.16
Non-US Stocks	28.76	27.58
US Stocks	54.34	49.73
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Bench	mark	Cate	gory Ave	erage	
C	Cyclical	29.44	39.45	35.68								
Е	Basic Materials	3.80	4.41	3.84		(
C	Consumer Cyclical	9.25	9.65	10.02								
F	inancial Services	13.93	17.02	16.00								
F	Real Estate	2.46	8.37	5.82			*					
S	Sensitive	44.27	36.75	39.77								
C	Communication Services	9.59	6.90	8.76		. 1						
Е	nergy	6.47	4.42	3.50								
li	ndustrials	10.43	11.77	10.42				_ :				
T	Technology	17.78	13.66	17.09						_ :		
0	Defensive	26.29	23.81	24.54								
C	Consumer Defensive	7.11	8.03	7.58			[
H	Healthcare	16.34	11.78	13.39			- : <u>'</u>					
ι	Jtilities	2.84	4.00	3.57								

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Washington Mutual R6	_	8.00	8.00	_	_
⊕ American Funds Invmt Co of Amer R6	_	7.04	15.04	_	_
⊕ American Funds New Perspective R6	-	7.01	22.06	_	_
⊕ American Funds AMCAP R6	-	6.99	29.05	_	_
⊕ American Funds Growth Fund of Amer R6	-	6.99	36.03	-	_
American Funds SMALLCAP World R6	_	6.89	42.93	_	_
⊕ American Funds American Mutual R6	-	6.02	48.94	_	_
⊕ American Funds Fundamental Invs R6	-	6.01	54.95	_	_
→ American Funds Global Balanced R6	-	6.00	60.96	_	_
American Funds American Balanced R6	_	5.99	66.95	_	_

Total Holdings 20



American Funds 2045 Trgt Date Retire R4 RDHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Portfolio Manager(s)

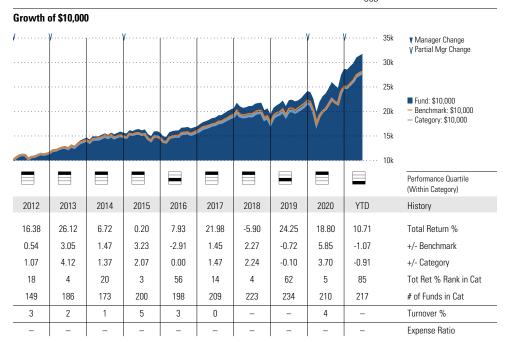
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 Samir Mathur since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

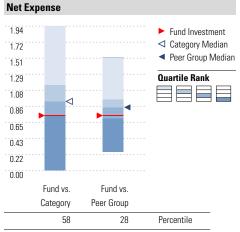
- Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.5 years.
- × Style: The fund has landed in its primary style box Large Growth — 54.55 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.74 is 2.78% higher than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.







16/59 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.54	_	0.94
Beta	0.90	_	0.95
R-Squared	98.25	_	98.75
Standard Deviation	15.53	17.15	16.42
Sharpe Ratio	0.88	0.73	0.78
Tracking Error	2.70	_	2.02
Information Ratio	0.59	_	0.29
Up Capture Ratio	97.11	_	98.06
Down Capture Ratio	87.07	_	94.52

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.99	17.36	18.17
Price/Book Ratio	2.72	2.04	2.23
Avg Eff Duration	5.77	_	5.86



132/225

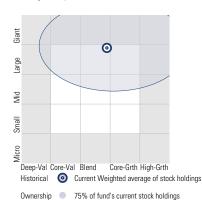
American Funds 2045 Trgt Date Retire R4 RDHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Style Breakdown

Equity 27 31 23 6 5 4

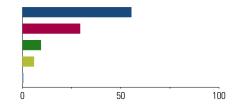
Large Mid2 1

Value Blend Growth

Fixed Income Quality High MidLow Mod Ltd Duration

Weight % >50 25-50 10-25 0-10

Asset Allocation as of 06-30-2021



Total	100.00	100.00
Other	0.39	5.29
Cash	5.76	2.38
Bonds	9.30	6.76
Non-US Stocks	29.24	31.00
US Stocks	55.31	54.57
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund ▼ Benchmark Category Average
وا	Cyclical	29.32	37.70	35.37	
ì.	Basic Materials	3.80	4.59	3.86	
•	Consumer Cyclical	9.35	9.24	9.93	
<u></u>	Financial Services	13.88	15.88	15.78	
à	Real Estate	2.29	7.99	5.80	
Ųľ	Sensitive	44.61	36.18	39.87	
	Communication Services	9.69	7.01	8.76	
	Energy	6.48	3.76	3.52	
)	Industrials	10.54	11.56	10.27	
3	Technology	17.90	13.85	17.32	
+	Defensive	26.08	26.13	24.76	
7	Consumer Defensive	7.04	8.86	7.44	
1	Healthcare	16.35	12.89	13.72	
1	Utilities	2.69	4.38	3.60	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Washington Mutual R6	_	8.00	8.00	_	_
⊕ American Funds Invmt Co of Amer R6	-	7.99	15.99	-	_
⊕ American Funds AMCAP R6	-	7.04	23.03	_	_
⊕ American Funds Growth Fund of Amer R6	_	7.03	30.06	_	_
⊕ American Funds New Perspective R6	_	7.01	37.07	-	_
⊕ American Funds SMALLCAP World R6	_	6.97	44.04	_	_
⊕ American Funds American Mutual R6	-	6.97	51.01	_	_
⊕ American Funds Fundamental Invs R6	_	6.96	57.97	-	_
→ American Funds American Balanced R6	-	5.99	63.96	_	_
⊕ American Funds Capital World Gr&Inc R6	_	5.96	69.92	_	_

Total Holdings 19



American Funds 2050 Trgt Date Retire R4 RDITX

Morningstar Category Target-Date 2050 Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Portfolio Manager(s)

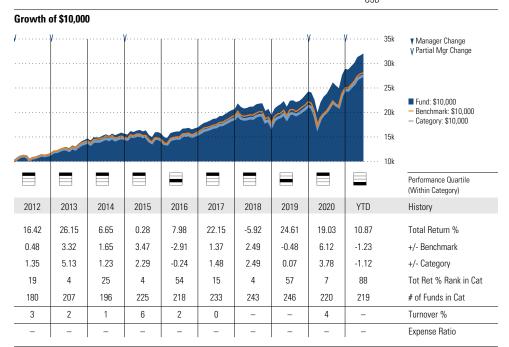
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

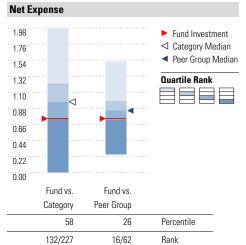
- Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.5 years.
- Net Expense: The fund's expense ratio of 0.74 is 1.37% higher than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.







Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.69	_	1.02
Beta	0.89	_	0.95
R-Squared	98.06	_	98.71
Standard Deviation	15.78	17.46	16.75
Sharpe Ratio	0.87	0.72	0.77
Tracking Error	2.87	_	2.02
Information Ratio	0.60	_	0.31
Up Capture Ratio	97.32	_	98.50
Down Capture Ratio	86.94	_	94.75

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.99	17.28	18.03
Price/Book Ratio	2.72	2.02	2.21
Avg Eff Duration	5.83	_	5.90



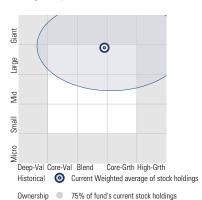
M RNINGSTAR

American Funds 2050 Trgt Date Retire R4 RDITX

Morningstar Category Target-Date 2050 **Morningstar Index** Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Style Breakdown

Equity

31	27	Large
5	6	MIG
1	2	Small
		5 6

Value Blend Growth

Fixed Income

Ouality

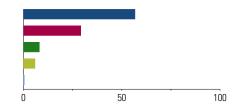
High
Mid

Ltd Mod Ext

Duration

Weight % >50 25-50 10-25 0-10

Asset Allocation as of 06-30-2021



Asset Class Net % Cat% US Stocks 56.69 53.96 Non-US Stocks 29.10 32.23 Bonds 8.03 5.91 Cash 5.80 2.28 Other 0.37 5.62 100.00 100.00 Total

		Fund	Bmark	Cat	Fun	4 1	Bench	mark	Categ	ioni Avic	rago			
_					ruiii	u '	Denci	IIIIdik	ll carec	JULY AVE	aye	п	T	
Դ	Cyclical	29.06	37.93	35.64		•	1					- II		
A.	Basic Materials	3.79	4.65	3.98										
A	Consumer Cyclical	9.39	9.29	9.93										
æ	Financial Services	13.80	15.93	15.64			_							
fi	Real Estate	2.08	8.06	6.09		0	1							
W	Sensitive	44.99	36.12	39.64										
	Communication Services	9.81	7.02	8.74										
•	Energy	6.53	3.78	3.44										
Ф	Industrials	10.67	11.56	10.26		- :								
	Technology	17.98	13.76	17.20				· ·)					
-	Defensive	25.94	25.95	24.71										
Ħ	Consumer Defensive	6.94	8.83	7.47										
+	Healthcare	16.44	12.77	13.59		- 1								
•	Utilities	2.56	4.35	3.65		[]								
_					0%	5	10	15	20	25	30	35	40	45

Top 10 Holdings as of 06-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Invmt Co of Amer R6	_	8.99	8.99	_	_
⊕ American Funds Washington Mutual R6	_	8.94	17.93	_	_
⊕ American Funds American Mutual R6	_	7.96	25.90	_	_
⊕ American Funds Fundamental Invs R6	_	7.95	33.85	_	_
⊕ American Funds AMCAP R6	-	7.03	40.88	_	_
⊕ American Funds Growth Fund of Amer R6	_	7.03	47.91	_	_
⊕ American Funds New Perspective R6	_	7.01	54.92	_	_
⊕ American Funds SMALLCAP World R6	_	6.98	61.90	_	_
⊕ American Funds Capital World Gr&Inc R6	-	6.96	68.86	_	_
	_	5.04	73.90	_	_

Total Holdings 19



American Funds 2055 Trgt Date Retire R4 RDJTX

Morningstar Category Target-Date 2055 Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Portfolio Manager(s)

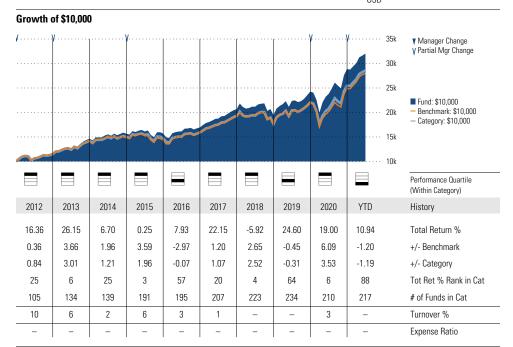
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

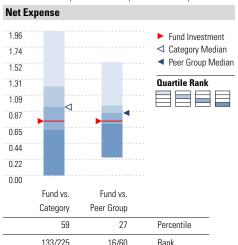
- Performance: The fund has finished in the Target-Date 2055 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.5 years.
- Style: The fund has landed in its primary style box —
 Large Growth 72.73 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.74 is 2.78% higher than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.







Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.77	_	1.09
Beta	0.89	_	0.96
R-Squared	97.97	_	98.67
Standard Deviation	15.79	17.55	16.91
Sharpe Ratio	0.87	0.72	0.77
Tracking Error	2.96	_	2.03
Information Ratio	0.59	_	0.36
Up Capture Ratio	97.06	_	99.26
Down Capture Ratio	86.38	_	95.33

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.99	17.19	17.92
Price/Book Ratio	2.72	2.00	2.19
Avg Eff Duration	5.83	_	5.94



American Funds 2055 Trgt Date Retire R4 RDJTX

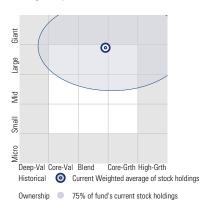
Quality High Μid Low

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Style Breakdown

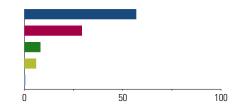
Equity				Fixed Income
23	31	27	Large	
4	5	6	Mid	
1	1	2	Small	

Value Blend Growth

Ltd Mod Duration

Weight % >50 25-50 10-25 0-10

Asset Allocation as of 06-30-2021



Asset Class Net % Cat% US Stocks 56.74 55.53 Non-US Stocks 29.11 32.63 Bonds 7.99 5.86 Cash 5.80 2.92 Other 0.37 3.07 100.00 Total 100.00

56	ctor Weighting as of 06-3	30-2021			_
		Fund	Bmark	Cat	Fund • Benchmark Category Average
ŀ	Cyclical	29.05	39.94	34.64	
ů.	Basic Materials	3.79	4.56	3.84	
Д	Consumer Cyclical	9.39	9.83	9.90	
ê	Financial Services	13.81	17.02	15.49	
à	Real Estate	2.06	8.53	5.41	
M	Sensitive	45.01	36.65	40.19	
d	Communication Services	9.82	7.07	9.01	
ð	Energy	6.54	4.39	3.60	
Ф	Industrials	10.67	11.75	10.14) '
	Technology	17.98	13.44	17.44	
→	Defensive	25.93	23.42	25.18	
	Consumer Defensive	6.94	7.98	7.49	
٠	Healthcare	16.45	11.51	14.25	
•	Utilities	2.54	3.93	3.44	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Invmt Co of Amer R6	_	9.03	9.03	_	_
⊕ American Funds Washington Mutual R6	_	8.99	18.02	_	_
⊕ American Funds American Mutual R6	_	8.01	26.03	_	_
⊕ American Funds Fundamental Invs R6	_	8.00	34.02	_	_
⊕ American Funds AMCAP R6	-	7.03	41.05	-	-
American Funds Growth Fund of Amer R6	_	7.02	48.07	_	_
⊕ American Funds Capital World Gr&Inc R6	_	7.01	55.08	_	_
⊕ American Funds New Perspective R6	-	7.00	62.08	_	_
⊕ American Funds SMALLCAP World R6	-	6.99	69.07	_	_
→ American Funds US Government Sec R6	_	5.00	74.07	_	_

Total Holdings 17



American Funds 2060 Trgt Date Retire R4 RDKTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

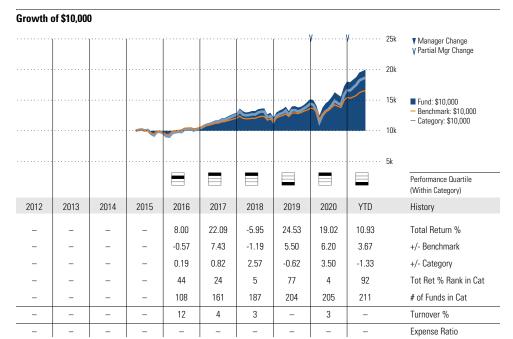
Bradley Vogt since 03-2015 Jody Jonsson since 03-2015 Wesley Phoa since 03-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

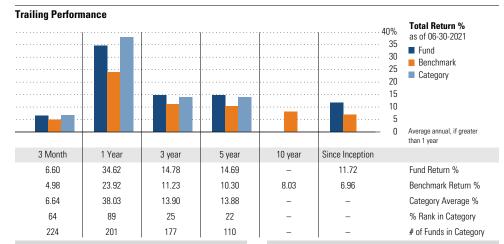
Quantitative Screens

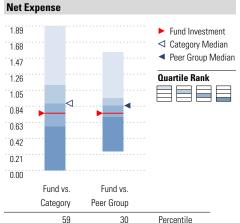
- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 4 of the 5 years it's been in existence.
- Management: The fund's management has been in place for 6.27 years.
- Style: The fund has landed in its primary style box Large Growth — 72.73 % of the time over the past three vears.
- Net Expense: The fund's expense ratio of 0.75 is 4.17% higher than the Target-Date 2060 category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.



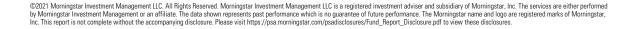




134/225	17/59	Rank	
Peer group is a subset of the	ne category an	d includes funds with t	he
same management style (a	ictive vs. passi	ve) and similar share cl	ass
characteristics			

3- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	-0.52	_	-2.43
Beta	1.38	_	1.49
R-Squared	98.34	_	98.12
Standard Deviation	15.78	11.35	17.04
Sharpe Ratio	0.87	0.89	0.77
Tracking Error	4.75	_	6.01
Information Ratio	0.75	_	0.43
Up Capture Ratio	138.15	_	142.19
Down Capture Ratio	144.92	_	161.22

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	-	17.25	-
Price/Book Ratio	_	2.05	_
Avg Eff Duration	5.83	5.98	5.93





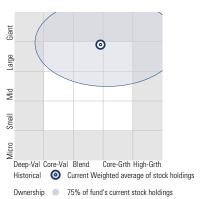
American Funds 2060 Trgt Date Retire R4 RDKTX

Morningstar Category Morningstar Index Target-Date 2060

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Style Breakdown

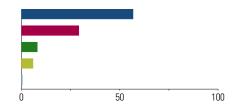
Fauity

Lquity			
23	31	27	Large
4	5	6	Mid
1	1	2	Small
Value	Rlend	Growth	

Weight % >50 25-50 10-25 0-10 Fixed Income Quality High MidLow Mod Duration

Ltd

Asset Allocation as of 06-30-2021



Total	100.00	100.00
Other	0.37	2.61
Cash	5.80	2.83
Bonds	7.99	7.63
Non-US Stocks	29.13	33.71
US Stocks	56.71	53.21
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	([] Ca	ategory	Avera	ge	_	
Ն	Cyclical	29.05	39.14	34.13									1	
à.	Basic Materials	3.79	4.46	4.05		(
4	Consumer Cyclical	9.39	9.69	10.00										
ê	Financial Services	13.81	17.11	15.41					'					
fi	Real Estate	2.06	7.88	4.67			7							
W	Sensitive	45.01	36.91	40.31										
₫	Communication Services	9.82	7.29	9.20										
ð	Energy	6.54	4.55	3.56										
Ф	Industrials	10.67	11.34	10.22		- :								
	Technology	17.98	13.73	17.33)	_				
—	Defensive	25.93	23.97	25.56										
=	Consumer Defensive	6.94	8.25	7.95										
+	Healthcare	16.44	11.61	14.19			· '							
•	Utilities	2.55	4.11	3.42										

Top 10 Holdings as of 06-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Invmt Co of Amer R6	_	9.02	9.02	_	_
⊕ American Funds Washington Mutual R6	-	9.00	18.02	_	_
⊕ American Funds Fundamental Invs R6	_	8.00	26.02	_	_
⊕ American Funds American Mutual R6	-	8.00	34.02	_	_
◆ American Funds AMCAP R6	-	7.02	41.03	_	-
American Funds Growth Fund of Amer R6	_	7.01	48.05	_	_
⊕ American Funds Capital World Gr&Inc R6	-	7.00	55.04	_	_
⊕ American Funds New Perspective R6	-	7.00	62.04	_	_
⊕ American Funds SMALLCAP World R6	_	7.00	69.04	_	_
◆ American Funds Global Balanced R6	_	5.02	74.06	_	_

Total Holdings 17



American Funds 2065 Trgt Date Retire R4 RDLTX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Jody Jonsson since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Bradley Vogt since 01-2020 David Hoag since 01-2020 Wesley Phoa since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

The Performance screen is not applicable for funds with less than three years of data.

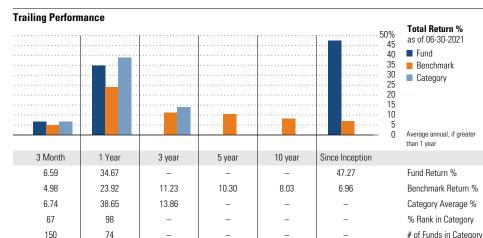
- × Management: The fund's management team has been in place for less than three years.
- × Style: The fund has landed in its primary style box Large Growth — 60 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.76 is 7.04% higher than the Target-Date 2065+ category average.

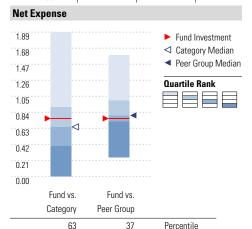
Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund. This fund also fails our manager tenure screen only because it is a newly incepted share vintage of the target-date series.

Growth of \$10,000







	96/151	15/42	Rank	
Peer gro	oup is a subset of	the category an	d includes fund	ds with the
same m	anagement style (active vs. passi	ve) and similar	share class
characte	prietics			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	-	-3.11
Beta	-	-	1.55
R-Squared	-	-	97.93
Standard Deviation	-	11.35	17.84
Sharpe Ratio	-	0.89	0.74
Fracking Error	-	-	6.80
nformation Ratio	-	-	0.37
Jp Capture Ratio	-	-	145.90
Down Capture Ratio	_	-	168.89

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	_	17.25	_
Price/Book Ratio	_	2.05	_
Avg Eff Duration	5.88	5.98	-



American Funds 2065 Trgt Date Retire R4 RDLTX

Quality High Mid

Low

Morningstar Category Target-Date 2065+

Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



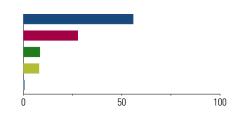
Style Breakdown

Equity				rixeu II	icome	
21	30	31	Large			
3	4	6	Mid			
1	1	2	Small			
Value	Blend	Growth		Ltd Duratio	Mod n	Ext

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.60	_
Cash	7.83	_
Bonds	8.27	_
Non-US Stocks	27.56	_
US Stocks	55.74	-
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	۱ ۱	Benchi	mark	Cateo	jory Ave	erage			
ŀ	Cyclical	28.39	39.14	-									7	
ė.	Basic Materials	3.24	4.46	_		. *								
A	Consumer Cyclical	9.75	9.69	_										
÷	Financial Services	12.92	17.11	_				· '						
t	Real Estate	2.48	7.88	_			•							
M	Sensitive	42.81	36.91	-								· ·		
	Communication Services	10.93	7.29	-		•								
•	Energy	3.74	4.55	-										
Ģ	Industrials	9.67	11.34	-										
	Technology	18.47	13.73	-										
→	Defensive	28.80	23.97	-		•				1				
=	Consumer Defensive	7.65	8.25	-			•							
٠	Healthcare	18.11	11.61	-			<u>.</u>	- :						
•	Utilities	3.04	4.11	_		7								

Top 10 Holdings as of 06-30-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Washington Mutual R6	_	9.00	9.00	-	_
⊕ American Funds Invmt Co of Amer R6	_	9.00	18.00	_	_
⊕ American Funds Fundamental Invs R6	-	8.00	26.00	_	_
⊕ American Funds American Mutual R6	_	8.00	34.00	_	_
⊕ American Funds SMALLCAP World R6	-	7.00	41.00	_	_
⊕ American Funds New Perspective R6	_	7.00	48.00	_	_
⊕ American Funds Growth Fund of Amer R6	-	7.00	55.00	_	_
⊕ American Funds Capital World Gr&Inc R6	_	7.00	62.00	_	_
⊕ American Funds AMCAP R6	_	7.00	69.00	_	_
⊕ American Funds American Balanced R6	_	5.00	74.00	_	_

Total Holdings 17



American Funds AMCAP R4 RAFEX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Barry Crosthwaite since 05-2006 Lawrence Solomon since 05-2011 James Terrile since 05-2011 Aidan O'Connell since 07-2015 Jessica Spaly since 10-2017 Martin Jacobs since 05-2018 Cheryl Frank since 10-2018 Gregory Wendt since 05-2019 Eric Stern since 11-2019

Quantitative Screens

Performance: The fund has finished in the Large Growth category's top three quartiles in 7 of the 10 years it's been in existence.

Management: The fund's management has been in place for 15.18 years.

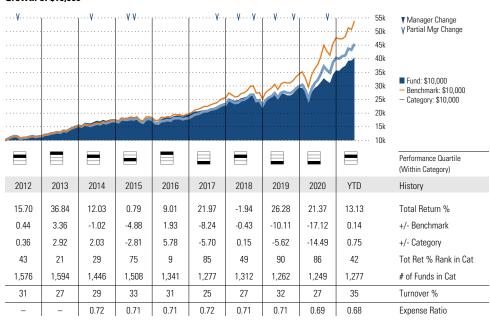
Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.69 is 29.59% lower than the Large Growth category average.

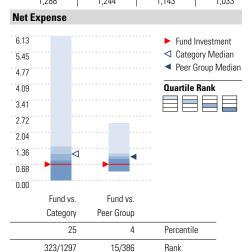
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Growth of \$10,000



Trailing Performance Total Return % 45% as of 06-30-2021 40 Fund 35 Benchmark Category 20 15 10 Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 year Fund Return % 8.03 34.78 16.21 17.24 14.34 9.78 11.93 42.50 25.14 23.66 17.87 12.36 Benchmark Return % 10.28 41 70 22 56 21 98 15 99 Category Average % 85 90 94 91 77 % Rank in Category 1.288 1.244 1.143 1.033 765 # of Funds in Category



Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-4.55	_	-1.25
Beta	0.87	_	0.98
R-Squared	91.38	_	93.07
Standard Deviation	17.93	19.79	20.12
Sharpe Ratio	0.86	1.17	1.07
Tracking Error	5.89	_	5.23
Information Ratio	-1.52	_	-0.60
Up Capture Ratio	76.97	_	93.35
Down Capture Ratio	90.70	-	95.76

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.81	21.82	23.08
Price/Book Ratio	3.66	5.15	4.39
Geom Avg Mkt Cap \$B	31.47	55.71	72.96
ROE	19.36	27.80	23.94

D 4/ 11 B4 4 1





American Funds AMCAP R4 RAFEX

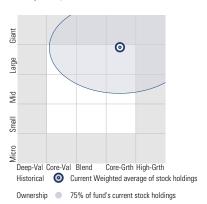
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Style Breakdown Equity

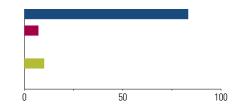
12	29	39	Large
1	8	9	MIG
0	0	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2021



Total	100.00	100.00
Other	0.00	0.43
Cash	9.88	1.59
Bonds	0.00	0.05
Non-US Stocks	6.94	6.08
US Stocks	83.18	91.85
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 06-3	30-2021														
		Fund	Bmark	Cat	Fund	ł	▼ Be	nchma	rk [Cateo	gory Av	/erage				
Դ	Cyclical	19.42	25.22	29.04												
A	Basic Materials	0.70	0.98	1.47	• []											
A	Consumer Cyclical	9.08	14.03	14.06				İ								
ı , j	Financial Services	7.62	7.56	11.54												
命	Real Estate	2.02	2.65	1.97												
W	Sensitive	49.29	54.67	50.71												
0	Communication Services	16.60	11.75	13.19												
•	Energy	3.32	0.14	0.88												
Ф	Industrials	9.94	8.72	7.77												
	Technology	19.43	34.06	28.87								1				
→	Defensive	31.28	20.10	20.24												
Ħ	Consumer Defensive	5.09	5.02	4.49		Û		1								
+	Healthcare	25.40	15.08	15.10												
•	Utilities	0.79	0.00	0.65	(
					0%	5	10	15	20	25	30	35	40	45	50	55

Top 15 Holdings as of 06-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash M	9.30	9.30	_	_
Netflix Inc	4.25	13.55	-2.32	Communication Svc
	3.73	17.28	22.30	Technology
Abbott Laboratories	3.28	20.55	6.70	Healthcare
⊕ Facebook Inc A	2.88	23.43	27.29	Communication Svc
─ UnitedHealth Group Inc	2.75	26.18	14.96	Healthcare
⊕ Amazon.com Inc	2.38	28.56	5.63	Consumer Cyclical
⊕ Broadcom Inc	2.05	30.61	10.55	Technology
⊕ Gilead Sciences Inc	1.78	32.39	20.63	Healthcare
⊕ Thermo Fisher Scientific Inc	1.77	34.16	8.42	Healthcare
	1.66	35.82	7.55	Healthcare
⊕ Activision Blizzard Inc	1.65	37.47	3.30	Communication Svc
⇒ Biomarin Pharmaceutical Inc	1.56	39.03	-4.85	Healthcare
⇒ ASML Holding NV	1.51	40.55	46.07	Technology
Alphabet Inc Class C	1.50	42.05	43.06	Communication Svc

Total Holdings 189



American Funds Capital Income Bldr R4 RIREX

Morningstar Category World Allocation

Morningstar Index

Morningstar Gbl Allocation TR USD

Portfolio Manager(s)

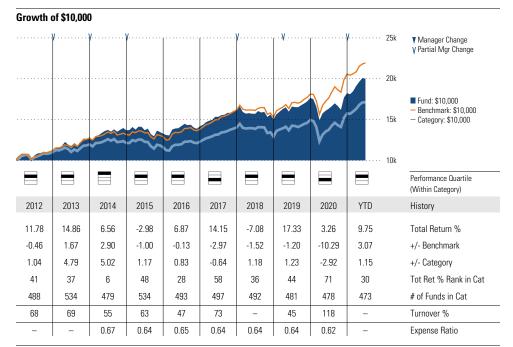
James Lovelace since 01-1992
Joyce Gordon since 01-2000
David Hoag since 01-2004
David Riley since 01-2004
Winnie Kwan since 01-2007
Steven Watson since 01-2007
Bradley Vogt since 01-2009
L. Barroso since 01-2010
Grant Cambridge since 01-2013
Philip Winston since 01-2014
Fergus MacDonald since 01-2015
Caroline Randall since 01-2021
Aline Avzaradel since 01-2021

Quantitative Screens

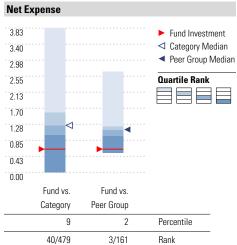
- Performance: The fund has finished in the World Allocation category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 29.52 years.
- Net Expense: The fund's expense ratio of 0.62 is 47.46% lower than the World Allocation category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.







Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-1.84	_	-3.25
Beta	0.97	_	1.09
R-Squared	91.86	_	90.84
Standard Deviation	11.60	11.52	13.24
Sharpe Ratio	0.65	0.84	0.58
Tracking Error	3.33	-	4.39
Information Ratio	-0.73	-	-0.60
Up Capture Ratio	92.39	-	97.38
Down Capture Ratio	106.33	-	118.24

Portfolio Metrics										
	Fund	Bmark	Cat							
Price/Earnings Ratio	16.28	17.00	15.99							
Price/Book Ratio	2.42	1.95	1.91							
Avg Eff Duration	5.70	8.11	3.89							



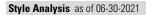


American Funds Capital Income Bldr R4 RIREX

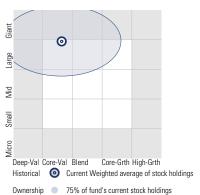
Asset Allocation as of 06-30-2021

Morningstar Category Morningstar Index World Allocation

Morningstar GbI Allocation TR USD



Morningstar Style Box™



Large

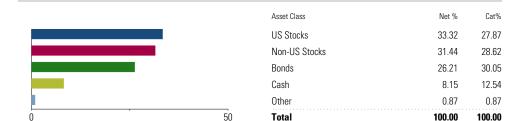
Mid

Style Breakdown



Value Blend Growth

Weight % >50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fun	d '	Bench	mark	Categ	ory Ave	rage			
Դ	Cyclical	29.60	34.46	40.20										
ů.	Basic Materials	2.77	4.42	6.00		ı '[
4	Consumer Cyclical	3.96	10.23	9.63										
₽	Financial Services	14.15	15.73	15.34										
fi	Real Estate	8.72	4.08	9.23		* :								
₩.	Sensitive	29.37	39.99	37.75			7							
	Communication Services	5.55	9.08	6.99]							
ð	Energy	6.79	3.54	6.66										
Ф	Industrials	6.59	10.79	11.56			[]							
	Technology	10.44	16.58	12.54						-				
→	Defensive	41.05	25.54	22.05			,							
=	Consumer Defensive	13.50	8.70	7.26										
+	Healthcare	15.60	13.32	10.24										
•	Utilities	11.95	3.52	4.55										
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	_	8.24	8.24	_	_
⊕ Gilead Sciences Inc	_	2.19	10.43	20.63	Healthcare
⊕ Crown Castle International Corp	_	2.08	12.51	24.23	Real Estate
	-	2.02	14.53	22.30	Technology
⊕ Broadcom Inc	-	1.96	16.49	10.55	Technology
⊕ Amgen Inc	-	1.87	18.36	7.55	Healthcare
⊕ Novartis AG	_	1.85	20.21	3.13	Healthcare
	-	1.74	21.95	2.86	Financial Services
E.ON SE	-	1.56	23.51	11.43	Utilities
→ Philip Morris International Inc	_	1.53	25.04	22.61	Consumer Defensive

Total Holdings 1572



American Funds Europacific Growth R4 REREX

Growth of \$10,000

31

363

24

46

386

28

30

384

28

0.84

73

399

28

0.84

23

386

30

0.85

47

398

36

0.85

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Carl Kawaja since 06-2001
Nicholas Grace since 06-2002
Sung Lee since 06-2002
Jesper Lyckeus since 06-2004
Jonathan Knowles since 06-2006
Andrew Suzman since 06-2007
Christopher Thomsen since 06-2008
Lawrence Kymisis since 06-2014
Lara Pellini since 10-2014
Gerald Manoir since 01-2020
Noriko Chen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 20.09 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three
 years.
- Net Expense: The fund's expense ratio of 0.81 is 24.3% lower than the Foreign Large Growth category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 19.22 20.17 -2.66 -0.82 0.69 30.70 -15.22 26.98 24.81 6.32 Total Return % -2.61 -0.31 16.99 1.90 2.24 -0.01 5.67 -1.43 4.97 -2.51 +/- Benchmark 2.83 1.52 1.59 1.26 -1.77 -0.17 -1.14 -0.85 -0.67 -0.69 +/- Category

64

413

0

0.83

64

419

35

0.84

34

441

38

0.82

60

457

32

0.81

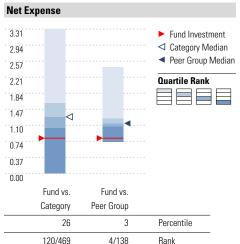
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	4.73	_	5.77
Beta	1.01	_	0.91
R-Squared	92.10	_	_
Standard Deviation	18.70	17.74	17.50
Sharpe Ratio	0.70	0.47	0.74
Tracking Error	5.26	_	7.13
Information Ratio	0.97	_	0.76
Up Capture Ratio	111.72	_	104.27
Down Capture Ratio	92.78	_	81.53

Portfolio Metrics										
	Fund	Bmark	Cat							
Price/Earnings Ratio	17.75	16.19	17.86							
Price/Book Ratio	1.88	1.58	2.37							
Geom Avg Mkt Cap \$B	39.57	35.93	31.37							
ROE	19.74	15.50	19.30							



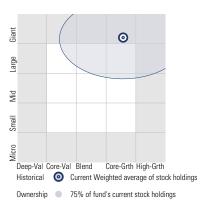
American Funds Europacific Growth R4 REREX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Style Breakdown

Equity

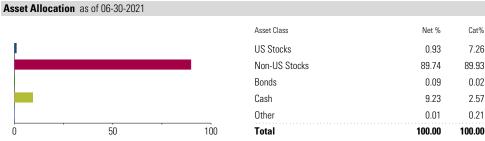
1. /			
10	31	48	Large
2	3	7	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Sec	ctor Weighting as of 06-	30-2021											
		Fund	Bmark	Cat	Fund	•	Benchma	ark [] C	ategory	Average			
Դ	Cyclical	38.16	35.80	32.98									
A	Basic Materials	5.87	6.63	4.74									
A	Consumer Cyclical	14.70	9.50	11.26									
,	Financial Services	16.23	16.40	16.04									
fil.	Real Estate	1.36	3.27	0.94		۲							
W	Sensitive	35.83	32.78	40.00									
	Communication Services	7.76	6.50	7.31			0						
ð	Energy	4.28	4.22	2.11		ľ							
Ф	Industrials	8.91	14.15	14.51									
	Technology	14.88	7.91	16.07			•						
→	Defensive	26.01	31.41	27.03									
=	Consumer Defensive	6.71	12.64	12.05				۲					
٠	Healthcare	15.59	14.70	13.65									
•	Utilities	3.71	4.07	1.33		'							
					0%	5	10	15	20	25	30	35	

World Regions % Equity 06-30-2021



	Fund %	Cat %
Greater Asia	46.78	32.33
Japan	16.40	13.97
Australasia	0.90	1.99
Asia-4 Tigers	8.86	6.56
Asia-ex 4 Tigers	20.62	9.81
Not Classified	0.00	0.00

Americas	Fund % 9.53	Cat % 12.99	Greater Europe	Fund % 43.69	Cat % 54.68	Market Maturity	Fund %
North America	4.24	11.17	United Kingdom	8.17	11.67	Developed Markets	72.93
Central/Latin	5.29	1.82	W euro-ex UK	33.69	41.89	Emerging Markets	27.07
			Emrgng Europe	0.82	0.40	Not Available	0.00
			Africa	1.01	0.72		

Top 10 Holdings as of 06-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	8.75	8.75	_	_
⊕ AIA Group Ltd	2.61	11.36	2.15	Financial Services
	2.39	13.75	46.07	Technology
⊖ Reliance Industries Ltd	2.13	15.89	6.63	Energy
⊕ Daiichi Sankyo Co Ltd	2.08	17.97	-31.88	Healthcare
	1.78	19.74	-0.13	Communication Svc
→ HDFC Bank Ltd	1.68	21.42	4.70	Financial Services
○ Keyence Corp	1.57	22.99	-3.16	Technology
⊕ MercadoLibre Inc	1.54	24.53	-7.01	Consumer Cyclical
⊕ LVMH Moet Hennessy Louis Vuitton SE	1.52	26.05	30.22	Consumer Cyclical

Total Holdings 334

 \oplus Increase \ominus Decrease $\ref{eq:property}$ New to Portfolio

Portfolio Manager(s)

M. Sharon deGuzman since 09-2000 Mary Ellen Stanek since 09-2000 Charles Groeschell since 09-2000 Warren Pierson since 09-2000 Meghan Dean since 05-2019 Jay Schwister since 05-2019 Jeffrey Schrom since 05-2019 Patrick Brown since 05-2021

Quantitative Screens

Performance: The fund has finished in the Intermediate Core Bond category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 20.76 years.

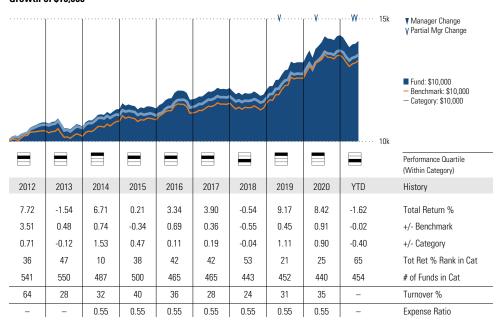
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.55 is 8.33% lower than the Intermediate Core Bond category average.

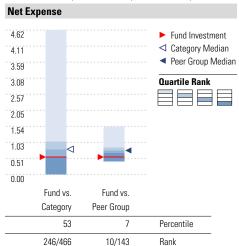
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2021 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % 1.86 0.37 5.69 3.31 3.92 5.04 1.83 -0.33 5.34 3.03 3.39 7.19 Benchmark Return % 0.77 5 26 3 02 1.77 3.31 Category Average % 50 52 28 32 14 % Rank in Category 460 439 405 350 266 # of Funds in Category



Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.02	_	0.13
Beta	1.07	_	0.97
R-Squared	91.35	-	83.42
Standard Deviation	3.90	3.49	3.77
Sharpe Ratio	1.15	1.19	1.11
Tracking Error	1.17	-	1.51
Information Ratio	0.30	-	-0.10
Up Capture Ratio	109.81	-	101.29
Down Capture Ratio	116.91	_	105.15

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.69	4.43	5.01
Avg Eff Maturity	7.48	-	6.82



Baird Aggregate Bond Inv BAGSX

Style Analysis as of 06-30-2021
Style Breakdown
Fixed Income

Quality

G

C

Ltd Mod Ext
Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	59.70	3.53	37.76
AA	3.10	74.59	21.56
A	17.00	10.82	20.07
BBB	19.60	8.32	15.16
BB	0.60	0.28	2.53
В	0.00	0.00	0.91
Below B	0.00	0.00	0.90
Not Rated	0.00	2.46	1.10

Asset Allocation as of 06-30-2021 Asset Class Net % Cat% US Stocks 0.00 0.00 Non-US Stocks 0.00 0.00 Bonds 94.35 99.45 Cash 3.01 0.44 Other 2.64 0.10 50 100 Total 100.00 100.00

Morningstar Category Intermediate Core Bond Morningstar Index

BBgBarc US Agg Bond TR USD

		ъ .	0 .					По					
	Fund	Bmark	Cat	Fund		Bench	mark	Cateo	jory Ave				,
Government	22.40	44.03	30.97										
Treasury	22.32	34.51	21.70										
Inflation – Protected	0.00	0.00	2.10	i [,							
Agency/Quasi Agency	0.06	8.36	1.28	ļ		`							
Other Government Related	0.02	1.16	5.89	,									
Corporate	38.40	20.08	25.87					'					
Corporate Bond	35.82	19.42	24.58	_				· '					
Bank Loan	0.00	0.64	0.25	0									
Convertible	2.58	0.00	0.99										
Preferred	0.00	0.02	0.05	İ						<u>:</u>			
Securitized	35.54	29.67	35.76							,			
Agency MBS Pass-Through	22.81	27.43	24.24						I	1			
Agency MBS ARM	0.00	0.19	0.11	į									
Agency MBS CM0	4.12	0.00	4.71										
Non-Agency Residential MBS	0.87	0.42	0.27	0									
Commercial MBS	4.40	1.61	0.67										
Asset-Backed	3.34	0.02	5.74										
Covered Bond	0.00	0.00	0.02	Ĺ									
Municipal	0.64	0.76	0.77										
Cash & Equivalents	3.01	5.48	3.69										
Other	0.00	0.00	2.93	[]									
				0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 1.88%	03-2022	5.63	5.63	_
─ United States Treasury Bonds 2.88%	05-2043	3.99	9.62	_
─ United States Treasury Bonds 2.5%	02-2045	3.79	13.41	_
→ First American Government Obligs U	02-2030	2.37	15.79	_
⊕ United States Treasury Bonds 3.5%	02-2039	1.97	17.75	-
	03-2022	1.42	19.17	_
United States Treasury Notes 1.63%	08-2022	1.25	20.42	_
United States Treasury Notes 2.25%	11-2025	0.85	21.27	_
	11-2027	0.70	21.97	_
─ United States Treasury Notes 3.13%	11-2028	0.67	22.64	_

Total Holdings 1285



BNY Mellon International Stock Index Inv DIISX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

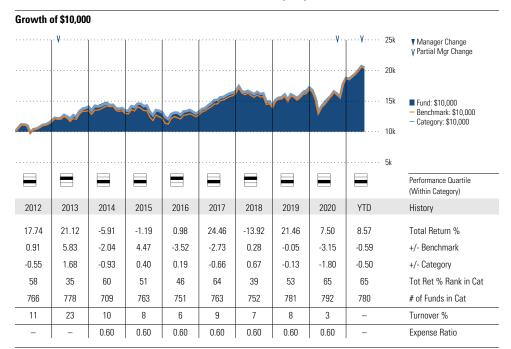
Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020 Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020

Quantitative Screens

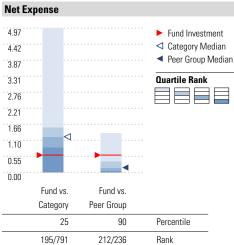
- ❷ Performance: The fund has finished in the Foreign Large
 Blend category's top three quartiles in 10 of the 10 years
 it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.6 is 36.17% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen, but as an index fund this is less of a concern.







Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	-1.29	-	-0.48
Beta	0.98	-	1.01
R-Squared	96.84	-	94.93
Standard Deviation	17.54	17.61	18.19
Sharpe Ratio	0.44	0.53	0.49
Tracking Error	3.14	_	4.17
Information Ratio	-0.51	_	-0.14
Up Capture Ratio	96.74	_	100.02
Down Capture Ratio	102.91	_	102.70

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.57	15.22	15.82
Price/Book Ratio	1.56	1.58	1.72
Geom Avg Mkt Cap \$B	35.74	30.69	38.15
ROE	15.44	15.65	17.00



BNY Mellon International Stock Index Inv DIISX

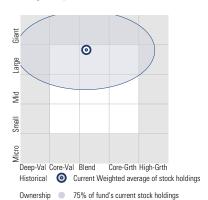
Morningstar CategoryForeign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



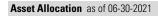
Style Breakdown Equity

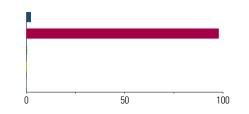
33	31	19	Luigo
7	5	5	IVIIG
0	0	0	OII GII

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

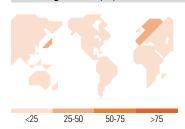




Asset Class	Net %	Cat%
US Stocks	2.10	3.37
Non-US Stocks	97.71	93.46
Bonds	0.16	0.97
Cash	0.01	0.53
Other	0.01	1.66
Total	100.00	100.00

		Fund	Bmark	Cat	Fund	▼ Benchm	ark [] (ateg
Դ	Cyclical	35.84	39.31	38.31				3
A.	Basic Materials	6.64	6.90	6.76				
A	Consumer Cyclical	9.52	10.20	10.34		:		
œ	Financial Services	16.41	19.17	18.47				[
命	Real Estate	3.27	3.04	2.74				
W	Sensitive	32.77	35.63	36.04				
	Communication Services	6.50	8.52	7.06				
•	Energy	4.20	5.37	4.78				
Ф	Industrials	14.15	11.38	14.61		:		
	Technology	7.92	10.36	9.59				
—	Defensive	31.39	25.03	25.66				
Ħ	Consumer Defensive	12.64	10.62	10.63				
+	Healthcare	14.68	10.78	11.91				
•	Utilities	4.07	3.63	3.12				

World Regions % Equity 06-30-2021



	Fund %	Cat %
Greater Asia	37.57	36.85
Japan	26.26	20.13
Australasia	6.26	4.93
Asia-4 Tigers	4.65	6.65
Asia-ex 4 Tigers	0.40	5.14
Not Classified	0.00	0.00

Americas	Fund % 0.83	Cat % 7.21	Greater Europe	Fund % 61.61	Cat % 55.95	Market Maturity	Fund %
North America	0.83	6.31	United Kingdom	15.07	14.42	Developed Markets	99.57
Central/Latin	0.00	0.90	W euro-ex UK	45.94	40.46	Emerging Markets	0.43
			Emrgng Europe	0.03	0.44	Not Available	0.00
			Africa	0.57	0.63		

Top 10 Holdings as of 06-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Nestle SA	2.65	2.65	12.23	Consumer Defensive
Roche Holding AG Dividend Right Cert.	1.97	4.62	14.71	Healthcare
○ Novartis AG	1.53	6.16	3.13	Healthcare
→ Msci Eafe Jun20	1.28	7.43	_	-
○ Toyota Motor Corp	1.19	8.62	23.38	Consumer Cyclical
⊕ AstraZeneca PLC	1.01	9.63	20.43	Healthcare
→ HSBC Holdings PLC	0.99	10.62	13.00	Financial Services
	0.98	11.59	46.07	Technology
SAP SE	0.97	12.57	12.11	Technology
	0.94	13.51	2.15	Financial Services

Total Holdings 923

BNY Mellon MidCap Index Inv PESPX

Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Portfolio Manager(s)

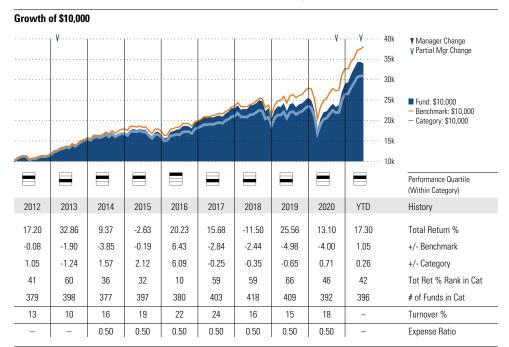
Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020 Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020

Quantitative Screens

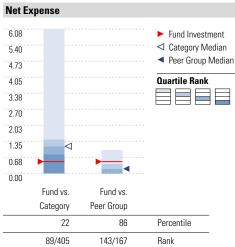
- Performance: The fund has finished in the Mid-Cap Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- × Management: The fund's management team has been in place for less than three years.
- Style: The fund has landed in its primary style box Mid-Cap Blend — 88.57~% of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.5 is 46.24% lower than the Mid-Cap Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen because of manager changes, but with an index fund this is less of a concern.







Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-4.13	_	-2.50
Beta	1.06	_	1.00
R-Squared	97.76	-	94.99
Standard Deviation	23.79	22.10	22.67
Sharpe Ratio	0.57	0.75	0.63
Tracking Error	3.83	-	5.22
Information Ratio	-1.00	-	-0.74
Up Capture Ratio	100.45	-	96.05
Down Capture Ratio	116.15	_	105.68

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.65	21.36	19.51
Price/Book Ratio	2.33	2.65	2.36
Geom Avg Mkt Cap \$B	4.68	10.69	8.27
ROE	14.07	16.39	15.17



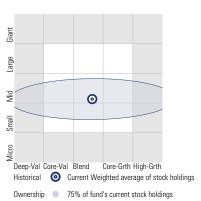
BNY Mellon MidCap Index Inv PESPX

Morningstar Category Mid-Cap Blend

Morningstar Index Russell Mid Cap TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Style Breakdown

Equity

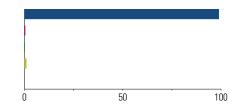
1. /			
0	0	0	Large
18	22	28	Mid
16	11	5	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.52
Cash	0.84	2.83
Bonds	0.10	0.17
Non-US Stocks	0.26	2.47
US Stocks	98.81	94.00
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	4	 Bench 	mark	Cateo	jory Ave	rage			
J.	Cyclical	42.30	35.21	41.36		-	5011011		_ outog	,0.,,				
A	Basic Materials	4.55	3.77	4.20										
A	Consumer Cyclical	12.14	10.31	12.22			, T							
F	Financial Services	15.70	11.10	15.59			: 7							
fi	Real Estate	9.91	10.03	9.35										
W	Sensitive	36.65	39.42	39.05										
	Communication Services	2.33	4.38	4.32										
•	Energy	1.49	2.17	2.74]								
Ф	Industrials	16.06	13.76	15.58			- !							
	Technology	16.77	19.11	16.41					*					
→	Defensive	21.03	25.37	19.57				•						
Ħ	Consumer Defensive	4.48	5.87	4.26										
+	Healthcare	12.07	11.95	11.07										
•	Utilities	4.48	7.55	4.24			'							
					0%	5	10	15	20	25	30	35	40	45

Top 15 Holdings as of 06-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ E-mini S&P MidCap 400 Future June 20	1.29	1.29	_	_
⊕ Domino's Pizza Inc	0.95	2.25	22.14	Consumer Cyclical
	0.88	3.13	3.63	Technology
─ West Pharmaceutical Services Inc	0.86	3.99	26.87	Healthcare
○ Teledyne Technologies Inc	0.83	4.81	6.85	Technology
Dreyfus Instl Preferred Gov Plus MMkt	0.77	5.58	_	_
→ FactSet Research Systems Inc	0.75	6.34	1.41	Financial Services
⊖ Teradyne Inc	0.69	7.03	11.90	Technology
	0.68	7.71	-5.19	Real Estate
→ Fair Isaac Corp	0.68	8.39	-1.64	Technology
⊕ Essential Utilities Inc	0.67	9.06	-2.30	Utilities
	0.67	9.72	18.99	Healthcare
	0.66	10.38	-9.66	Healthcare
	0.66	11.04	_	Technology
⊖ Brown & Brown Inc	0.65	11.69	12.48	Financial Services

Total Holdings 405



Delaware Emerging Markets A DEMAX

Morningstar Category Diversified Emerging Mkts

Morningstar Index MSCI EM NR USD

Portfolio Manager(s)

Liu-Er Chen since 09-2006

Quantitative Screens

Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 14.77 years.

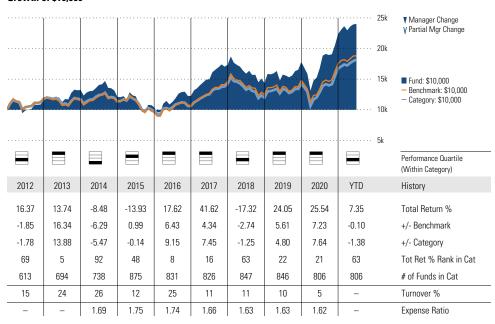
Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

× Net Expense: The fund's expense ratio of 1.57 is 28.69% higher than the Diversified Emerging Mkts category average.

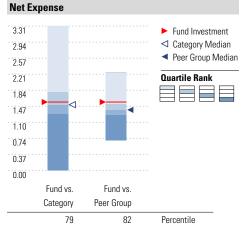
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

Growth of \$10,000







	662/836	160/196	Rank	
Peer g	roup is a subset of	the category an	ıd includes fun	ds with the
same	management style	(active vs. passi	ive) and simila	r share class
chara	etarietice			

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.10	_	0.89
Beta	1.13	-	1.00
R-Squared	95.26	-	90.99
Standard Deviation	21.66	18.79	19.74
Sharpe Ratio	0.69	0.60	0.61
Tracking Error	5.27	-	5.73
Information Ratio	0.66	-	0.12
Up Capture Ratio	114.95	-	101.78
Down Capture Ratio	106.82	_	99.26

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.10	12.62	13.55
Price/Book Ratio	1.38	1.49	1.87
Geom Avg Mkt Cap \$B	17.63	19.61	20.39
ROE	10.73	17.14	20.22

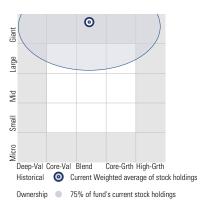


Delaware Emerging Markets A DEMAX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Style Breakdown

Equity

33	35	24	Large
4	1	1	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 06-30-2021

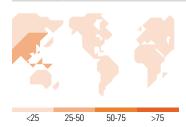
-50



		Fund	Bmark	Cat	Fund	7	Bench	nmark	. []	Categ	ory A	veraç	je _		
b	Cyclical	23.17	44.73	45.17											
à.	Basic Materials	2.87	6.69	4.80	— ['										
4	Consumer Cyclical	12.92	13.43	13.78			0								
ê	Financial Services	7.13	21.56	24.08				·							
b	Real Estate	0.25	3.05	2.51	1 [
M	Sensitive	61.42	42.19	40.02											
	Communication Services	21.15	14.47	11.92			•								
•	Energy	15.33	5.86	5.36											
\$	Industrials	0.41	5.08	5.29											
3	Technology	24.53	16.78	17.45											
→	Defensive	15.41	13.07	14.83											
Ę	Consumer Defensive	13.75	6.94	9.34											
ř	Healthcare	1.55	3.70	3.81											
?	Utilities	0.11	2.43	1.68	10										

100

World Regions % Equity 06-30-2021



	Fund %	Cat %	
Greater Asia	70.50	71.09	
Japan	0.00	0.10	
Australasia	0.00	0.01	
Asia-4 Tigers	28.33	23.83	
Asia-ex 4 Tigers	42.17	47.15	
Not Classified	0.00	0.00	

Americas	Fund % 20.31	Cat % 14.36	Greater Europe	Fund % 9.19	Cat % 14.55	Market Maturity	Fund %
North America	2.42	1.90	United Kingdom	0.00	0.75	Developed Markets	31.22
Central/Latin	17.89	12.46	W euro-ex UK	0.12	1.66	Emerging Markets	68.78
			Emrgng Europe	8.45	6.89	Not Available	0.00
			Africa	0.62	5.25		

Top 10 Holdings as of 06-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	6.28	6.28	_	Technology
Samsung Electronics Co Ltd	5.64	11.91	_	Technology
Alibaba Group Holding Ltd ADR	5.23	17.14	-2.56	Consumer Cyclical
SK Hynix Inc	5.06	22.21	_	Technology
Reliance Industries Ltd	5.06	27.27	6.63	Energy
Tencent Holdings Ltd	4.73	32.00	5.75	Communication Svc
∋ B2W - Companhia Digital	4.02	36.02	-12.37	Consumer Cyclical
Wuliangye Yibin Co Ltd	3.54	39.56	2.07	Consumer Defensive
Kweichow Moutai Co Ltd	2.91	42.47	3.81	Consumer Defensive
Reliance Industries Ltd ADR	2.72	45.19	4.90	Energy

Total Holdings 126

 \oplus Increase \ominus Decrease $\ref{eq:Decrease}$ New to Portfolio



Delaware Small Cap Value A DEVLX

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

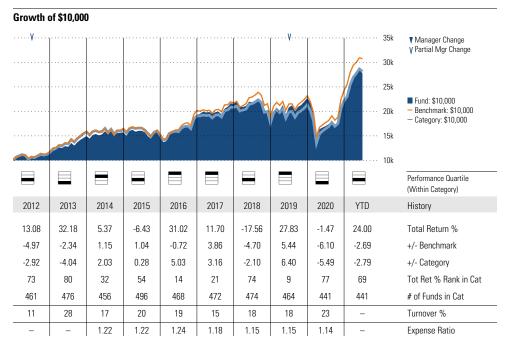
Christopher Beck since 05-1997 Steven Catricks since 07-2012 Kelley Carabasi since 07-2012 Kent Madden since 07-2012 Michael Foley since 07-2019

Quantitative Screens

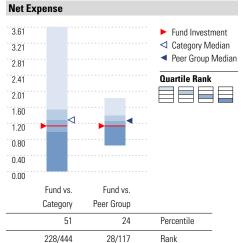
- Performance: The fund has finished in the Small Value category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.18 years.
- Style: The fund has landed in its primary style box Small Value 91.18 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 1.14 is 2.56% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.







3-Year KISK Wellics			
	Fund	Bmark	Cat
Alpha	-1.82	_	-0.68
Beta	1.02	_	1.02
R-Squared	97.15	-	95.99
Standard Deviation	27.77	26.87	27.97
Sharpe Ratio	0.38	0.46	0.42
Tracking Error	4.71	-	6.00
Information Ratio	-0.42	-	-0.16
Up Capture Ratio	102.09	-	101.81
Down Capture Ratio	108.26	-	104.61

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.16	18.52	18.01
Price/Book Ratio	1.88	1.45	1.65
Geom Avg Mkt Cap \$B	2.27	1.34	2.55
ROE	12.76	6.22	9.71



Delaware Small Cap Value A DEVLX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Net %

93.39

2.07

0.00

3.65

0.89

100.00

Cat%

95.85

2.16

0.01

1.90

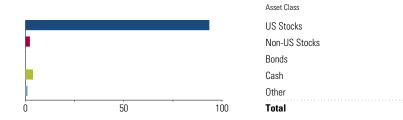
0.08

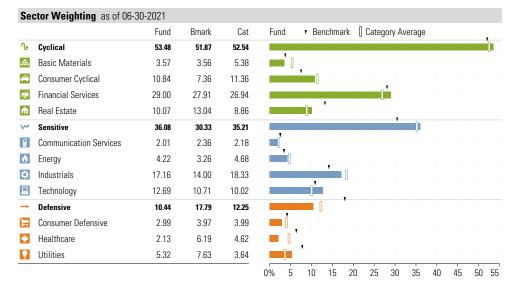
100.00

Style Analysis as of 06-30-2021









Style Breakdown

Equity

Lquity			
0	1	0	Large
14	19	4	Mid
34	22	6	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

NI.	0/ 11 . 4	0 1 1: 0/	V/TD D . 0/	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
MasTec Inc	2.44	2.44	55.62	Industrials
East West Bancorp Inc	2.42	4.86	42.67	Financial Services
FITT Inc	2.14	7.00	19.49	Industrials
Hancock Whitney Corp	1.79	8.78	32.22	Financial Services
Stifel Financial Corp	1.73	10.51	29.13	Financial Services
Outfront Media Inc	1.69	12.21	22.85	Real Estate
Teradyne Inc	1.60	13.81	11.90	Technology
Webster Financial Corp	1.52	15.33	28.45	Financial Services
Berry Global Group Inc	1.51	16.84	16.07	Consumer Cyclical
F N B Corp	1.51	18.36	32.32	Financial Services
The Hanover Insurance Group Inc	1.51	19.87	17.21	Financial Services
Black Hills Corp	1.45	21.31	8.64	Utilities
Umpqua Holdings Corp	1.42	22.74	24.64	Financial Services
Western Alliance Bancorp	1.41	24.14	55.71	Financial Services
Selective Insurance Group Inc	1.35	25.49	21.90	Financial Services

Total Holdings 111



JPMorgan Equity Income I HLIEX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Expense Ratio

Portfolio Manager(s)

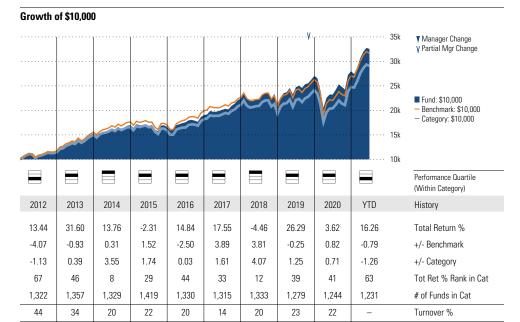
Clare Hart since 08-2004 David Silberman since 11-2019 Andrew Brandon since 11-2019

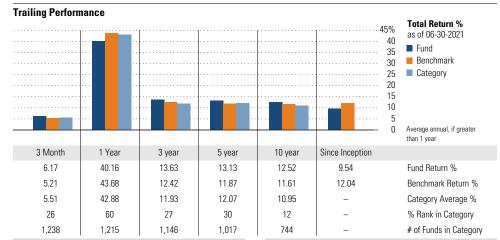
Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 16.92 years.
- Net Expense: The fund's expense ratio of 0.72 is 23.4% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

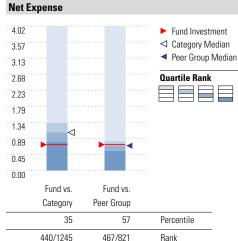




0.74

0.73

0.71



0.79

0.79

0.79

0.78

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.10	_	-0.32
Beta	0.90	_	0.99
R-Squared	98.60	_	95.83
Standard Deviation	18.20	20.08	20.21
Sharpe Ratio	0.73	0.62	0.60
Tracking Error	2.94	_	4.48
Information Ratio	0.41	_	-0.17
Up Capture Ratio	96.24	_	97.67
Down Capture Ratio	89.35	-	99.17

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.86	16.59	16.45
Price/Book Ratio	2.59	1.83	2.17
Geom Avg Mkt Cap \$B	55.01	53.25	87.27
ROE	22.42	13.49	19.10



JPMorgan Equity Income I HLIEX

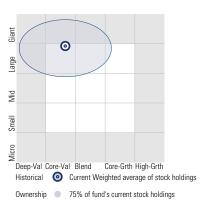
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Style Breakdown

Equity

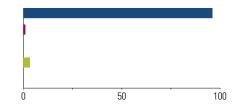
50	37	4	Large
2	6	0	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2021



Total	100.00	100.00
Other	0.00	0.56
Cash	3.17	1.77
Bonds	0.00	0.31
Non-US Stocks	0.80	6.61
US Stocks	96.03	90.74
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	7	Benchmark] Ca	ategory /	Average	_	
Դ	Cyclical	39.43	35.22	33.13		_						
A.	Basic Materials	3.55	3.72	2.90		ľ						
A	Consumer Cyclical	6.65	5.02	6.60								
æ	Financial Services	25.62	21.20	20.40		· ·						
命	Real Estate	3.61	5.28	3.23		ı i'						
W	Sensitive	31.64	30.39	36.71								
	Communication Services	3.75	8.66	8.59		H <u>.</u>	Ď .					
ð	Energy	5.95	5.50	7.52								
Ф	Industrials	12.61	8.88	10.13								
	Technology	9.33	7.35	10.47		· •					_	
—	Defensive	28.93	34.40	30.17							1	
Ħ	Consumer Defensive	9.10	10.84	9.57								
+	Healthcare	13.81	15.85	15.19				[
•	Utilities	6.02	7.71	5.41			1					

Top 15 Holdings as of 06-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.17	3.17	_	_
⊕ Bank of America Corp	2.97	6.14	37.22	Financial Services
⊕ Chevron Corp	2.59	8.73	27.14	Energy
⊕ CME Group Inc Class A	2.53	11.26	17.81	Financial Services
⊕ Bristol-Myers Squibb Company	2.38	13.64	8.51	Healthcare
⊕ Johnson & Johnson	2.22	15.86	5.99	Healthcare
⊕ PNC Financial Services Group Inc	2.08	17.94	29.57	Financial Services
	2.06	20.00	22.30	Technology
	2.05	22.05	22.41	Financial Services
⊕ Comcast Corp Class A	2.01	24.06	9.73	Communication Svc
⊕ McDonald's Corp	1.81	25.87	8.85	Consumer Cyclical
⊕ ConocoPhillips	1.81	27.68	54.44	Energy
⊕ NextEra Energy Inc	1.80	29.47	-4.02	Utilities
⊕ Philip Morris International Inc	1.78	31.25	22.61	Consumer Defensive
⊕ Texas Instruments Inc	1.77	33.02	18.41	Technology

Total Holdings 92



PIMCO Income A PONAX

Portfolio Manager(s)

Daniel Ivascyn since 03-2007 Alfred Murata since 03-2013 Joshua Anderson since 07-2018

Quantitative Screens

Performance: The fund has finished in the Multisector Bond category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 14.26 years.

Style Consistency is not calculated for Fixed Income funds.

× Net Expense: The fund's expense ratio of 1.49 is 43.27% higher than the Multisector Bond category average.

Morningstar Investment Management LLC Analysis

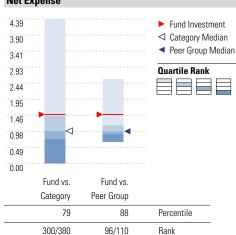
This fund fails the expense screen. However, that failure is partially due to a new fee calculation methodology that incorporates costs that are not an additional charge to shareholders. As a result, we do not regard the failure as significant.

Morningstar Category Multisector Bond

Morningstar Index BBgBarc US Universal TR USD







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.79	_	-1.34
Beta	0.81	_	1.25
R-Squared	24.36	_	35.73
Standard Deviation	5.75	3.52	7.79
Sharpe Ratio	0.70	1.25	0.63
Tracking Error	5.05	-	6.48
Information Ratio	-0.08	-	-0.03
Up Capture Ratio	86.57	-	110.92
Down Capture Ratio	73.68	-	144.29

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.91	4.55	4.46
Avg Eff Maturity	2.59	7.69	7.31



PIMCO Income A PONAX

Style Analysis as of 06-30-2021

Style Breakdown

Fixed Income

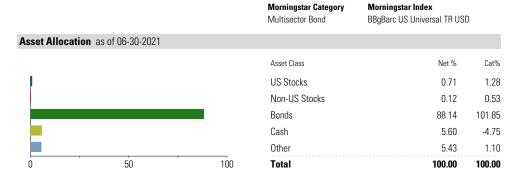
Quality

G

Ltd Mod Ext

Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	56.00	67.64	22.70
AA	7.00	3.23	7.45
A	4.00	10.03	10.93
BBB	14.00	10.89	22.04
BB	6.00	3.19	19.28
В	7.00	3.64	11.34
Below B	6.00	1.38	3.07
Not Rated	0.00	0.00	3.19



Sector Weighting as of 06-	30-2021										
Sector Weighting as or ou-	Fund	Bmark	Cat	Fund	• [Benchmark	l Cator	gory Avera	αo		
Government	23.42	- Dillark	24.89	Tunu		CHCHINAIK	[] Outo	Jory Avord	gc ■ []		
Treasury	3.60	_	10.31								
Inflation – Protected	1.40	_	1.05	1	1	U.					
Agency/Quasi Agency	0.20	_	0.80	ill							
Other Government Related	18.22		12.73	. U		-		_			
					-			-		П	
Corporate	8.21	_	30.96		:				п		
Corporate Bond	5.27	_	26.05								
Bank Loan	1.23	_	2.85								
Convertible	1.70	_	1.67								
Preferred	0.01	-	0.39	į[]							
Securitized	28.56	-	32.95								
Agency MBS Pass-Through	13.50	_	10.59								
Agency MBS ARM	0.00	_	0.05								
Agency MBS CMO	0.60	_	5.10								
Non-Agency Residential MBS	2.86	_	3.02								
Commercial MBS	0.31	_	1.70								
Asset-Backed	11.28	_	12.48								
Covered Bond	0.01	_	0.01	ĺ							
Municipal	0.06	_	0.95	il							
Cash & Equivalents	26.87	_	9.02								
Other	10.76	_	0.78								
				0%	5	10	15	20	25	30	35

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Irs Usd 3.00000 06/19/19-5y Cme	06-2024	13.62	13.62	_
Irs Jpy 0.45000 03/20/19-10y Lch	03-2029	13.31	26.93	_
⊕ Irs Jpy 0.45000 03/20/19-10y Lch	03-2029	12.91	39.84	_
⊕ Irs Usd 3.00000 06/19/19-5y Cme	06-2024	12.90	52.74	_
Irs Eur 0.00000 08/19/19-2y Lch	08-2021	12.27	65.02	_
⊕ Irs Eur 0.00000 08/19/19-2y Lch	08-2021	12.21	77.23	_
⊕ Offset: Unsettled Trades	_	11.19	88.41	-
⊕ 5 Year Treasury Note Future Mar 20	03-2020	9.59	98.00	_
⊕ Federal National Mortgage Association 3%	02-2050	7.98	105.98	_
Cirs Usd 4y Mat 3.85/2.00% M 7/2020 Dub	07-2022	7.50	113.48	_

Total Holdings 7373



PIMCO Real Return A PRTNX

Morningstar Category Inflation-Protected Bond Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

Stephen Rodosky since 01-2019 Daniel He since 12-2019

Quantitative Screens

Performance: The fund has finished in the InflationProtected Bond category's top three quartiles in 7 of the 10 years it's been in existence.

× *Management:* The fund's management team has been in place for less than three years.

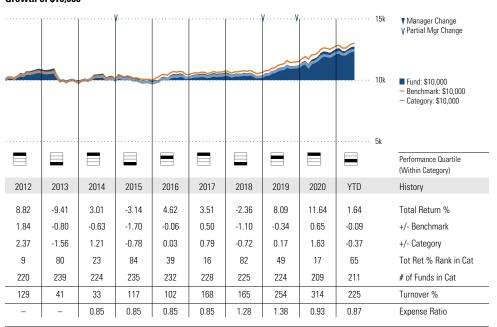
Style Consistency is not calculated for Fixed Income funds.

× Net Expense: The fund's expense ratio of 0.93 is 47.62% higher than the Inflation-Protected Bond category average.

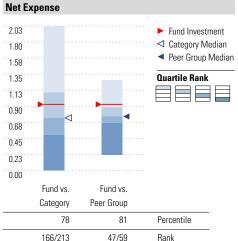
Morningstar Investment Management LLC Analysis

We had placed the fund on watch due to the departure of longtime lead manager Mihir Worah. Since his departure, the fund's comanagers have delivered results that are consistent with the fund's strategy and performance under Worah's leadership. We have taken the fund off watch. The fund fails the expesne screen but its fees are comparable to funds with similar fee structures.

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.33	_	-0.19
Beta	1.03	_	0.91
R-Squared	95.39	_	77.27
Standard Deviation	4.14	3.94	4.29
Sharpe Ratio	1.21	1.31	1.12
Tracking Error	0.90	_	2.21
Information Ratio	-0.20	_	-0.51
Up Capture Ratio	99.58	_	89.69
Down Capture Ratio	104.39	_	93.46

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.81	4.52	6.80
Avg Eff Maturity	7.81	-	7.67



Duration

PIMCO Real Return A PRTNX

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	49.00	0.00	93.81
AA	32.00	99.60	0.30
A	9.00	0.00	1.87
BBB	7.00	0.00	2.12
BB	1.00	0.00	0.37
В	1.00	0.00	0.08
Below B	1.00	0.00	0.02
Not Rated	0.00	0.40	1.43

Asset Allocation as of 06-30-2021 Asset Class Cat% Net % US Stocks 0.00 -0.02 Non-US Stocks 0.04 0.01 Bonds 88.38 96.97 Cash -12.40 2.11 23.99 Other 0.93 -50 50 100 Total 100.00 100.00

Morningstar Category

Inflation-Protected Bond

Morningstar Index

BBgBarc US Treasury US TIPS TR USD

	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	67.81	99.20	85.68			
Treasury	0.49	0.00	0.37	Ŏ		
Inflation – Protected	47.45	99.20	81.17			
Agency/Quasi Agency	0.01	0.00	0.13	ď		
Other Government Related	19.86	0.00	4.01			
Corporate	1.55	0.00	2.52	•0		
Corporate Bond	1.26	0.00	2.40	0		
Bank Loan	0.00	0.00	0.05	į		
Convertible	0.29	0.00	0.07	į		
Preferred	0.00	0.00	0.00	į		
Securitized	14.81	0.00	5.76			
Agency MBS Pass-Through	7.72	0.00	1.70			
Agency MBS ARM	0.01	0.00	0.00	į		
Agency MBS CMO	0.50	0.00	0.74	Û		
Non-Agency Residential MBS	1.15	0.00	0.51	Ď i		
Commercial MBS	0.25	0.00	0.49	Ì		
Asset-Backed	3.75	0.00	2.10	0		
Covered Bond	1.43	0.00	0.22	Ď		
Municipal	0.00	0.00	0.02	ĺ,		
Cash & Equivalents	7.92	0.80	5.50			
Other	7.18	0.00	0.40			

Top 10 Holdings as of 06-30-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Fin Fut Euro-Schatz 2yr Eux 03/06/20	03-2020	18.45	18.45	_
Offset: Unsettled Trades	_	12.00	30.45	-
⊕ United States Treasury Bonds 3.62%	04-2028	7.79	38.24	-
⊕ Federal National Mortgage Association 4%	01-2050	7.13	45.37	-
⊕ United States Treasury Bonds 2.38%	01-2025	6.48	51.85	-
⊕ United States Treasury Notes 0.62%	01-2026	6.45	58.30	_
⊕ United States Treasury Bonds 1.38%	02-2044	5.59	63.89	-
⊕ Fin Fut Eur-Bund 10yr Eux 03/06/20	03-2020	5.14	69.03	-
⊕ Fin Fut Eux Short Euro-Btp 03/06/20	03-2020	5.13	74.16	-
CashOffSet	_	4.85	79.01	_

Total Holdings 1000



PIMCO Short-Term A PSHAX

Morningstar Category Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Jerome Schneider since 01-2011 Nathan Chiaverini since 04-2019 Andrew Wittkop since 04-2019

Quantitative Screens

Performance: The fund has finished in the Ultrashort
Bond category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.5 years.

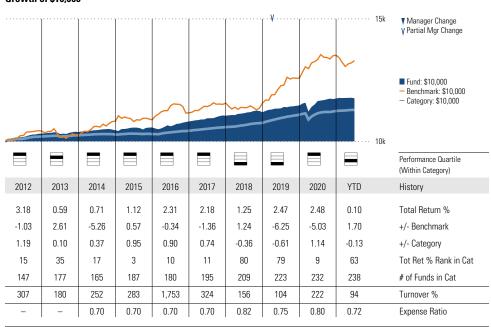
Style Consistency is not calculated for Fixed Income funds.

× *Net Expense*: The fund's expense ratio of 0.8 is 77.78% higher than the Ultrashort Bond category average.

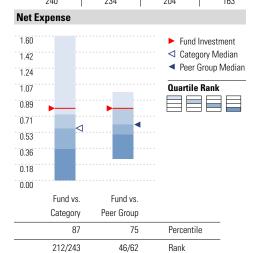
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

Growth of \$10,000



Trailing Performance Total Return % as of 06-30-2021 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -0.10 0.99 1.79 2.07 1.55 2.83 1.83 -0.33 5.34 3.03 3.39 7.19 Benchmark Return % 0.13 0.98 1.85 1.66 1.19 Category Average % 96 42 58 15 22 % Rank in Category 240 234 204 163 85 # of Funds in Category



Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.12	_	1.01
Beta	0.13	_	0.16
R-Squared	3.58	_	13.05
Standard Deviation	2.37	3.49	1.73
Sharpe Ratio	0.24	1.19	0.37
Tracking Error	3.83	_	3.51
Information Ratio	-0.93	_	-1.02
Up Capture Ratio	26.48	_	27.11
Down Capture Ratio	10.97	_	11.09

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.97	4.43	0.87
Avg Eff Maturity	0.67	_	1.41



PIMCO Short-Term A PSHAX

Style Analysis as of 06-30-2021
Style Breakdown
Fixed Income

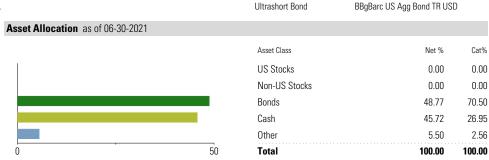
Quality

G

C

Ltd Mod Ext
Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	28.00	3.53	56.93
AA	9.00	74.59	7.29
A	29.00	10.82	16.98
BBB	25.00	8.32	12.33
BB	7.00	0.28	1.33
В	2.00	0.00	0.01
Below B	0.00	0.00	0.38
Not Rated	0.00	2.46	4.75



Morningstar Category

Morningstar Index

Other	5.25	0.00	0.13								
Cash & Equivalents	30.86	5.48	27.00	,							
Municipal	0.35	0.76	1.34	I [,						
Covered Bond	0.00	0.00	0.17	Ó							
Asset-Backed	6.84	0.02	19.08								
Commercial MBS	1.41	1.61	3.26								
Non-Agency Residential MBS	1.19	0.42	0.61	Ō.							
Agency MBS CMO	0.60	0.00	2.19	• [
Agency MBS ARM	0.02	0.19	0.41	Ĭ							
Agency MBS Pass-Through	5.27	27.43	0.86					*			
Securitized	15.33	29.67	26.58						-		
Preferred	0.00	0.02	0.00								
Convertible	0.84	0.00	1.57								
Bank Loan	0.13	0.64	0.36	0							
Corporate Bond	23.65	19.42	35.52				V .				
Corporate	24.62	20.08	37.45								
Other Government Related	19.75	1.16	3.63								
Agency/Quasi Agency	0.26	8.36	1.07	10	•						
Inflation – Protected	1.38	0.00	0.20]=							
Treasury	0.98	34.51	2.47							•	
Government	22.37	44.03	7.37								
	Fund	Bmark	Cat	Fund	▼ Bend	hmark	Cate	gory Aver	age		

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ 90 Day Eurodollar Future Dec20	12-2020	63.93	63.93	_
☆ CashOffSet	_	44.03	107.96	_
⊕ 2 Year Treasury Note Future Mar 20	03-2020	31.56	139.53	-
→ Offset: Unsettled Trades	_	11.56	151.09	-
⊕ Pimco Fds	08-2020	9.20	160.29	-
⊕ Federal National Mortgage Association 4%	01-2050	8.53	168.82	_
⊕ 5 Year Treasury Note Future Mar 20	03-2020	6.04	174.85	_
Irs Usd 2.76700 02/13/19-1y (Wht) Cme	02-2020	5.85	180.71	_
⊕ Irs Usd 2.76700 02/13/19-1y (Wht) Cme	02-2020	5.85	186.55	_
Irs Usd 2.00000 12/10/19-10y Cme	12-2029	5.83	192.38	_

Total Holdings 1373



T. Rowe Price Dividend Growth Advisor TADGX

1,556

12

1,538

13

1.458

19

0.91

Morningstar Category Large Blend

1,401

13

0.90

1,469

of Funds in Cat

Turnover %

Expense Ratio

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Thomas Huber since 03-2000

Quantitative Screens

Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been

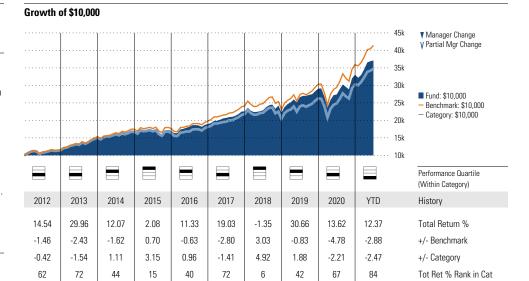
Management: The fund's management has been in place for 21.26 years.

Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.9 is 8.43% higher than the Large Blend category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.



1,399

17

0.91

1,412

7

0.91

1,422

11

0.91

1,526

25

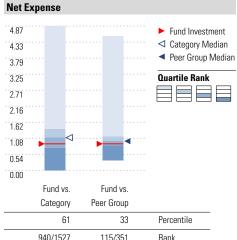
0.91

1,394

16

0.91





115/351 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.24	_	-1.53
Beta	0.86	_	0.98
R-Squared	95.40	_	95.73
Standard Deviation	16.33	18.52	18.47
Sharpe Ratio	1.00	0.95	0.85
Tracking Error	4.35	_	3.83
Information Ratio	-0.27	_	-1.06
Up Capture Ratio	88.39	_	93.83
Down Capture Ratio	83.69	_	99.12

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.26	18.71	17.87
Price/Book Ratio	2.88	2.74	2.65
Geom Avg Mkt Cap \$B	47.20	73.09	97.84
ROE	19.86	21.80	22.01



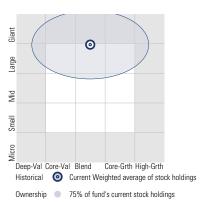
T. Rowe Price Dividend Growth Advisor TADGX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Style Breakdown

Equity

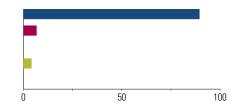
26	49	17	raige
2	6	0	MIN
0	0	0	oman

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2021



Cash	3.98	-1.34
Bonds Cash	0.00 3.98	2.83 -1.34
Cash	3.98	-1.34
Cash	3.98	
Non-US Stocks	6.56	2.90
US Stocks	89.46	94.75
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 06-3	30-2021			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<mark>Դ</mark>	Cyclical	30.97	28.49	31.12	
A.	Basic Materials	3.47	2.09	2.43	
A	Consumer Cyclical	7.87	9.60	9.79	
,	Financial Services	16.67	13.79	15.79	
fil.	Real Estate	2.96	3.01	3.11	
W	Sensitive	35.90	44.28	43.06	
d	Communication Services	3.94	10.74	9.81	
ð	Energy	2.38	2.65	3.44	
Ф	Industrials	13.27	8.71	10.29	
	Technology	16.31	22.18	19.52	
-	Defensive	33.13	27.25	25.81	
Ħ	Consumer Defensive	9.28	8.14	7.94	
+	Healthcare	18.33	15.54	14.75	
	Utilities	5.52	3.57	3.12	
					0% 5 10 15 20 25 30 35 40 49

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	5.22	5.22	22.30	Technology
→ T. Rowe Price Gov. Reserve	3.98	9.20	_	-
Apple Inc	3.30	12.50	3.54	Technology
⊕ Visa Inc Class A	3.03	15.53	7.19	Financial Services
⊕ JPMorgan Chase & Co	2.60	18.13	23.82	Financial Services
⊕ Danaher Corp	2.35	20.48	21.00	Healthcare
⊕ UnitedHealth Group Inc	2.00	22.48	14.96	Healthcare
Thermo Fisher Scientific Inc	1.90	24.38	8.42	Healthcare
⊕ Becton, Dickinson and Co	1.88	26.26	-2.15	Healthcare
⊕ Accenture PLC Class A	1.62	27.87	13.53	Technology
⊕ Pfizer Inc	1.60	29.48	8.50	Healthcare
→ PepsiCo Inc	1.55	31.03	1.33	Consumer Defensive
⊕ Dollar General Corp	1.53	32.56	3.27	Consumer Defensive
⊕ Roper Technologies Inc	1.53	34.08	9.33	Industrials
⊕ NextEra Energy Inc	1.52	35.60	-4.02	Utilities

Total Holdings 107



T. Rowe Price Global Real Estate Adv PAGEX

Morningstar Category Global Real Estate Morningstar Index S&P Global REIT TR USD

Portfolio Manager(s)

Jai Kapadia since 04-2021

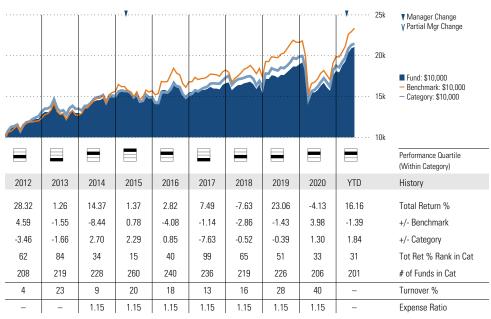
Quantitative Screens

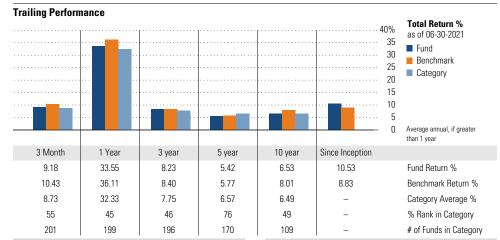
- Performance: The fund has finished in the Global Real Estate category's top three quartiles in 8 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 1.15 is 4.96% lower than the Global Real Estate category average.

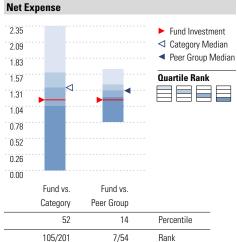
Morningstar Investment Management LLC Analysis

We are placing this fund on watch due to a manager change. In April, manager Nina Jones stepped down to focus on leading T. Rowe Price Real Estate. She was succeeded by Jai Kapadia. While the fund is on watch, we will be monitoring it to confirm that Kapadia continues to deliver competitive returns with moderate risk.

Growth of \$10,000







Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.52	-	0.63
Beta	0.89	-	0.90
R-Squared	97.01	_	95.00
Standard Deviation	17.86	19.72	18.25
Sharpe Ratio	0.47	0.45	0.48
Tracking Error	3.75	-	4.59
Information Ratio	-0.04	-	0.00
Up Capture Ratio	90.95	-	92.90
Down Capture Ratio	88.19	_	90.39

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.93	19.35	17.02
Price/Book Ratio	1.47	1.75	1.45
Geom Avg Mkt Cap \$B	9.61	7.09	9.17
ROE	9.33	9.99	9.45



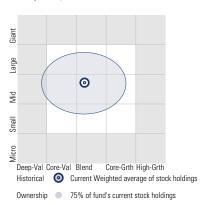
T. Rowe Price Global Real Estate Adv PAGEX

Morningstar Category Global Real Estate

Morningstar Index S&P Global REIT TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Style Breakdown

Equity

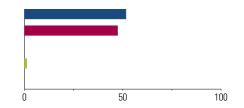
1. /			
14	16	2	Large
13	36	9	MIG
4	4	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.43
Cash	1.09	1.44
Bonds	0.00	0.13
Non-US Stocks	47.32	54.13
US Stocks	51.58	42.87
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	98.97	100.00	99.21			
Basic Materials	0.00	0.00	0.00			
Consumer Cyclical	1.87	0.00	0.57)		
Financial Services	0.00	0.22	0.22	ďi		
Real Estate	97.10	99.78	98.42			
✓ Sensitive	1.03	0.00	0.68	0 : :		
Communication Services	0.00	0.00	0.04			
Energy	0.00	0.00	0.05			
Industrials	1.03	0.00	0.21	Ď		
Technology	0.00	0.00	0.38	İ		
→ Defensive	0.00	0.00	0.11			
Consumer Defensive	0.00	0.00	0.00			
Healthcare	0.00	0.00	0.01			
Utilities	0.00	0.00	0.10	İ		

Top 15 Holdings as of 06-30-2021 Cumulative % YTD Return % Morningstar Sector Name % Net Asset Prologis Inc 6.42 6.42 21.20 Real Estate AvalonBay Communities Inc 3.81 10.23 32.06 Real Estate Sun Hung Kai Properties Ltd 3.26 13.49 16.83 Real Estate Equity Residential 3.14 16.63 31.92 Real Estate ① Deutsche Wohnen SE 2.88 19.51 20.42 Real Estate Public Storage 2.69 22.20 31.94 Real Estate American Campus Communities Inc 2.48 24.68 11.43 Real Estate ① Alexandria Real Estate Equities Inc 2.38 27.07 3.33 Real Estate ⊕ Essex Property Trust Inc
 ■ 2.36 29.43 28.12 Real Estate 2.27 31.70 20.22 Real Estate ① Douglas Emmett Inc 2.25 33.94 17.14 Real Estate PSP Swiss Property AG 2.24 36.19 1.33 Real Estate ① Derwent London PLC 2.21 38.40 8.93 Real Estate ─ Kojamo Oyj 2.20 40.60 8.50 Real Estate Nippon Accommodations Fund Inc 1.95 42.55 11.90 Real Estate

Total Holdings 66



Wells Fargo Small Company Growth Admin NVSCX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Paul von Kuster since 11-1994 Daniel Hagen since 02-2003 William Grierson since 04-2005 Ryan Smith since 01-2021 Samuel Smith since 01-2021

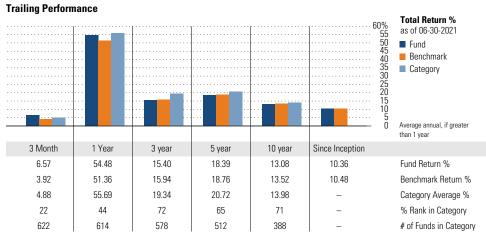
Quantitative Screens

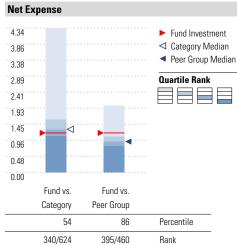
- Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been
- Management: The fund's management has been in place for 26.65 years.
- Style: The fund has landed in its primary style box Small Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 1.19 is 1.65% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.17	_	3.73
Beta	0.99	_	0.95
R-Squared	95.41	_	91.70
Standard Deviation	25.95	25.56	25.34
Sharpe Ratio	0.64	0.66	0.77
Tracking Error	5.56	_	7.42
Information Ratio	-0.10	_	0.39
Up Capture Ratio	97.60	_	100.26
Down Capture Ratio	98.17	_	90.36

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.26	24.72	25.39
Price/Book Ratio	3.25	3.88	3.65
Geom Avg Mkt Cap \$B	1.82	1.66	2.80
ROE	4.23	10.22	9.63



Wells Fargo Small Company Growth Admin NVSCX

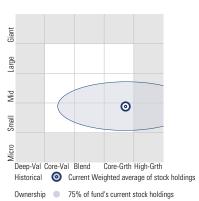
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 06-30-2021

Morningstar Style Box™



Style Breakdown

Equity

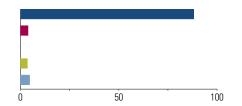
Lquity			
0	0	1	Large
3	7	29	MIG
11	13	35	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 06-30-2021



Total	100.00	100.00
Other	4.60	0.32
Cash	3.48	2.60
Bonds	0.00	0.00
Non-US Stocks	3.79	3.38
US Stocks	88.13	93.70
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 06-3	30-2021												
		Fund	Bmark	Cat	Fund		▼ Bench	mark	Cateo	jory Ave	rage			
_Մ	Cyclical	25.89	20.84	25.83										
A	Basic Materials	3.85	3.17	2.70		ì								
A	Consumer Cyclical	9.30	7.34	10.10										
,	Financial Services	11.70	5.97	9.40										
fi	Real Estate	1.04	4.36	3.63		0								
W	Sensitive	42.82	38.88	44.33										
0	Communication Services	0.71	2.70	2.64										
ð	Energy	0.89	0.29	1.21										
Ф	Industrials	15.83	17.92	17.75			:		ĺ					
	Technology	25.39	17.97	22.73										
-	Defensive	31.28	40.27	29.84									= '	
Ħ	Consumer Defensive	3.00	4.56	4.95										
+	Healthcare	28.28	33.86	23.77								7		
•	Utilities	0.00	1.85	1.12	[]									
					0%	5	10	15	20	25	30	35	40	45

Top 15 Holdings as of 06-30-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.60	4.60	_	_
─ Wells Fargo Government MMkt Select	3.48	8.07	_	_
⊕ RealPage Inc	1.67	9.74	_	Technology
⊕ Icon PLC	1.63	11.37	6.02	Healthcare
⊕ SS&C Technologies Holdings Inc	1.53	12.90	-0.51	Technology
Syneos Health Inc A	1.47	14.37	31.35	Healthcare
⊕ Performance Food Group Co	1.42	15.79	1.85	Consumer Defensive
⊕ PTC Inc	1.35	17.13	18.10	Technology
─ Lumentum Holdings Inc	1.34	18.47	-13.47	Technology
⊕ Nuance Communications Inc	1.30	19.77	23.47	Technology
⊕ Ciena Corp	1.28	21.06	7.64	Technology
⊖ Eldorado Resorts Inc	1.28	22.34	39.69	Consumer Cyclical
⊕ Stifel Financial Corp	1.24	23.58	29.13	Financial Services
→ AMN Healthcare Services Inc	1.22	24.80	42.10	Healthcare
⊕ SPX Corp	1.22	26.01	11.99	Industrials

Total Holdings 123

